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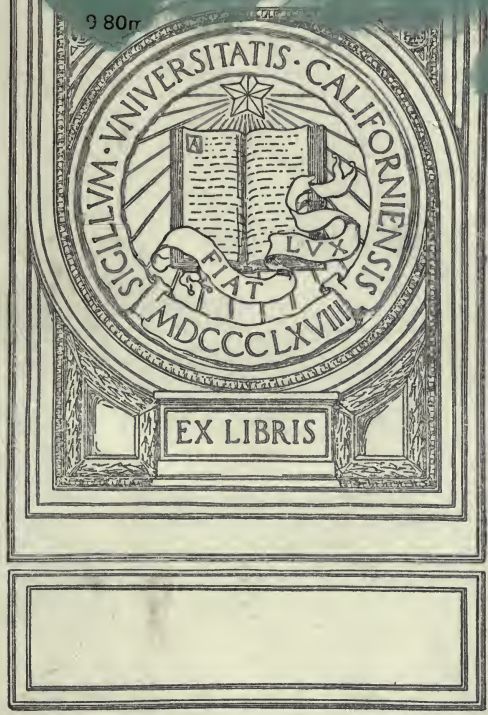
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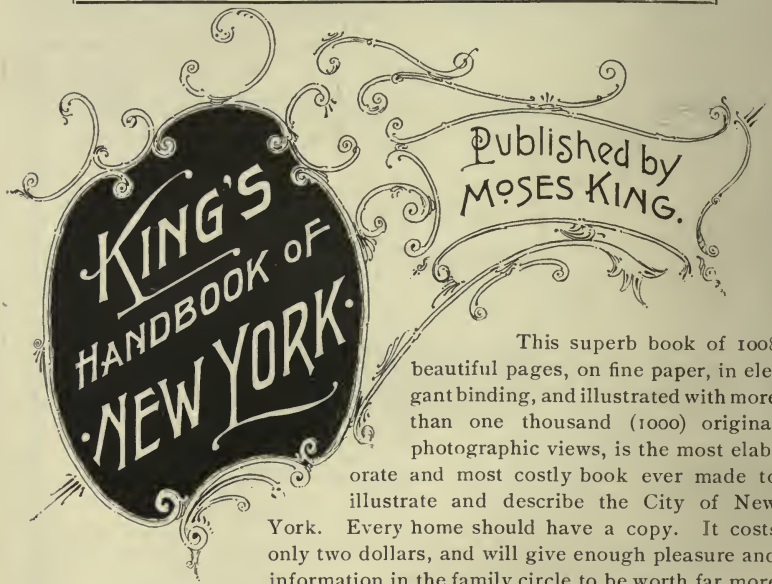

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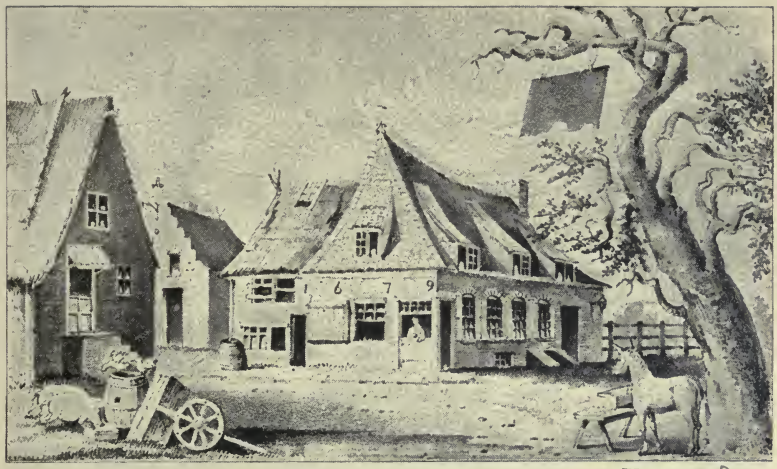

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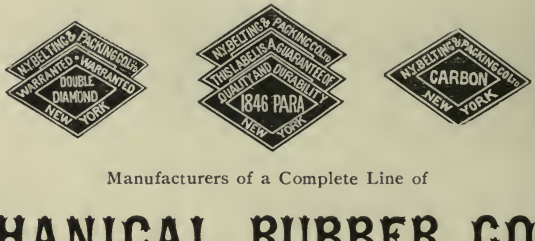

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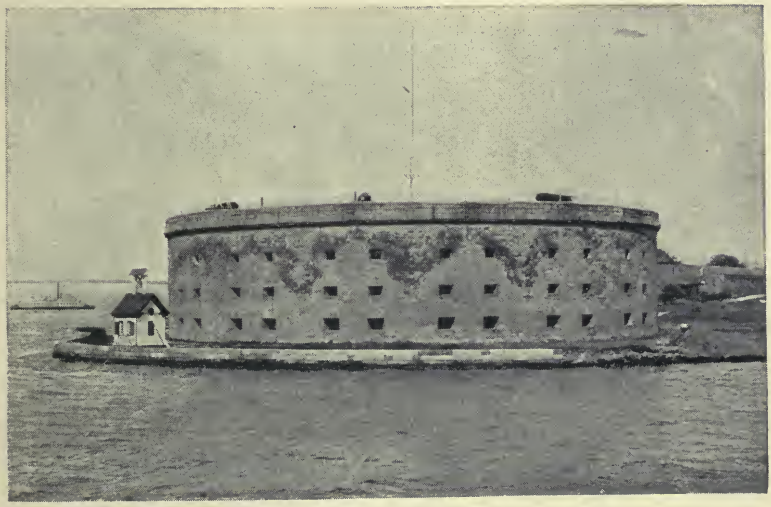

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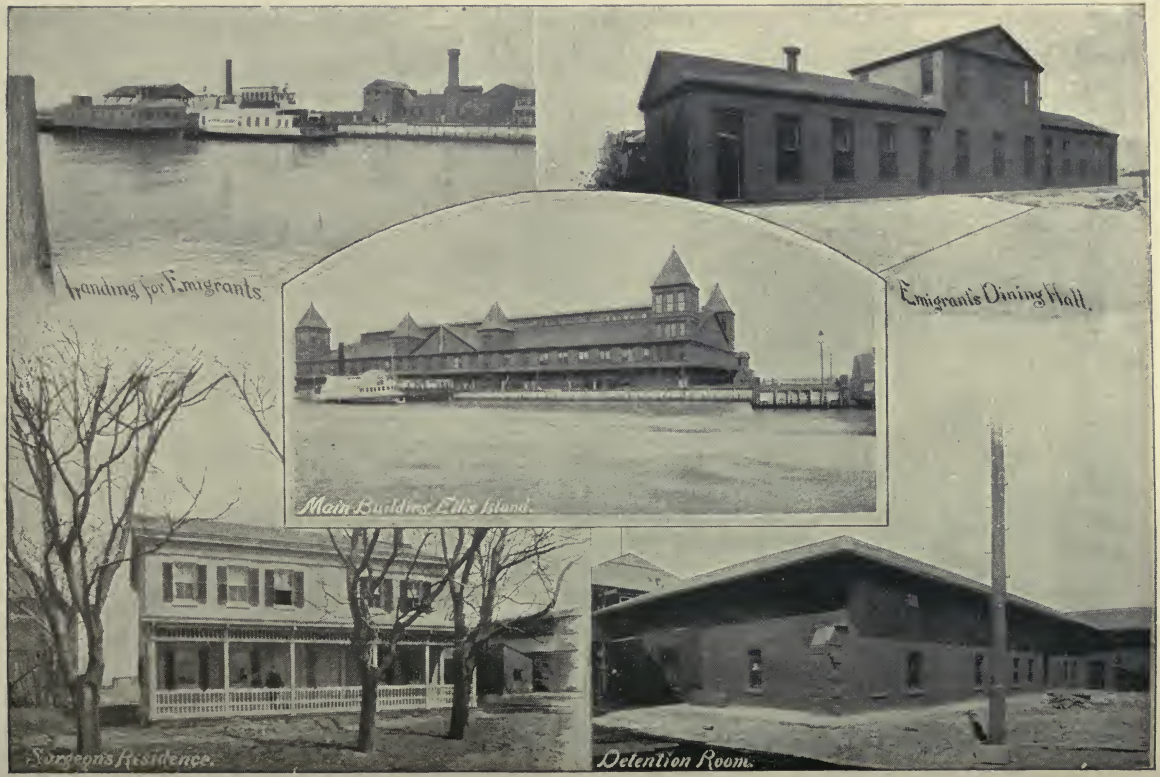

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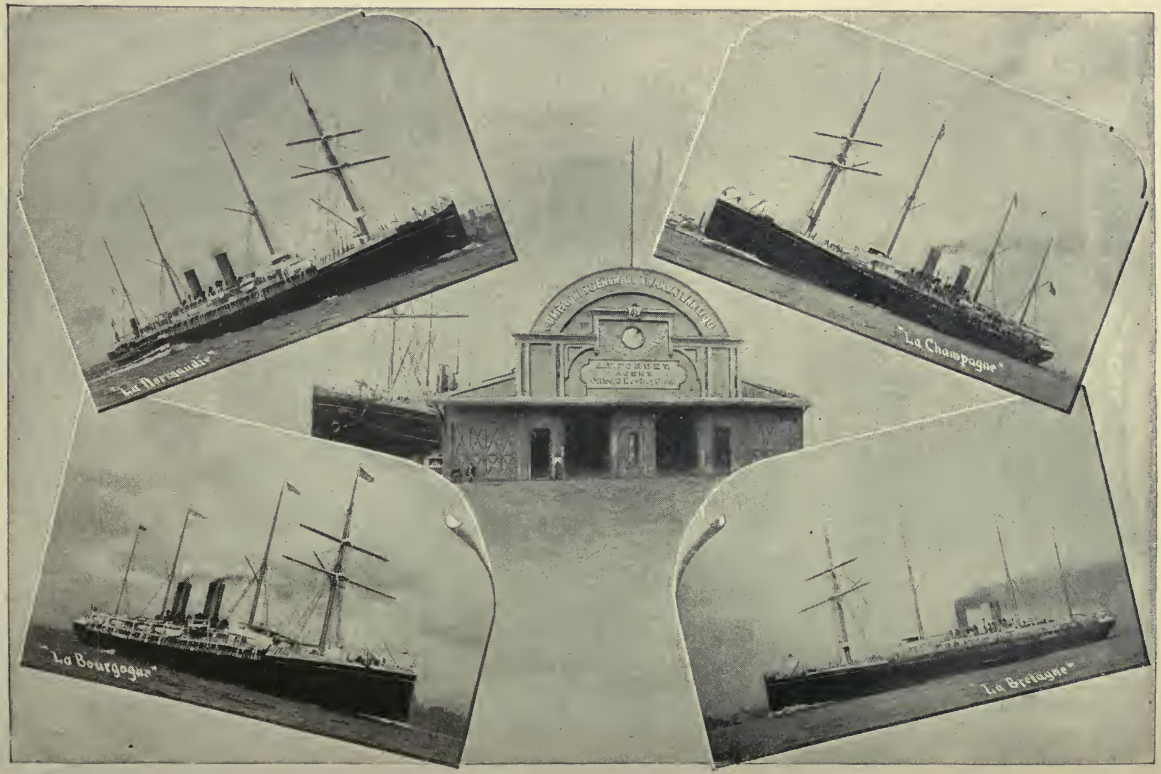

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[Sketch from "King's Handbook of New York City."]

JOHN OSBORN, SON & CO., general merchants, have offices at 45 Beaver Street. The house is a very old one. John Osborn came to New York from Oporto, where he had a commercial house, and established himself in January, 1836. Some years later he took his brother Robert into partnership, under the style of John and Robert Osborn; the place of business being at 111 Wall Street. In 1854 John Osborn erected the building which they now occupy, then in the center of the dry-goods trade. A year or so later the trade began moving farther up town. About 1856 the firm removed to 45 Beaver Street, and a year later the firm was dissolved by the death of Robert. John Osborn continued under his own name. In April, 1869, he associated with himself his son, Francis Pares Osborn, and Timothy Stevens, under the co-partnership name of John Osborn, Son & Co. The firm had business relations with foreign countries (particularly with Great Britain, France, Spain and Portugal), and continued until May 16, 1869, when it was dissolved by the death of John Osborn. Immediately a co-partnership was formed by Francis Pares Osborn, Timothy Stevens and Mary C. Osborn, to continue the business under the same style. There was no change in the "personnel" until May 1, 1875, when the co-partnership was dissolved. Then a limited partnership was formed by Francis Pares Osborn as general, and Mary C. Osborn as special partner, to continue the business under the name of John Osborn, Son & Co. In 1876 a branch house was opened in Montreal, the head office remaining in New York. On January 1, 1884, a new limited partnership was formed between Francis Pares Osborn, Charles Spencer Osborn, William Osborn, Robert A. Osborn, and Mary C. Osborn, to continue four years under the same name. This partnership was renewed in January, 1888. On December 28, 1891, Mary C. Osborn, the special partner and mother of the general partners, died at her home on Clinton Avenue, Brooklyn, where she had lived for forty-two years, and which was the birth-place of William and Robert A. Osborn. On March 13, 1892, the senior partner, Francis Pares Osborn, died; the firm, however, being a limited partnership, continued. In May, 1892, the firm established a Western Department, with offices at 522 and 523 Monadnock Block, Chicago. On December 31, 1892, a new firm was formed under a general partnership, composed of the remaining partners, Charles Spencer Osborn, William Osborn, and Robert A. Osborn, under the same style of heretofore. On May 1, 1893, owing to increasing business in the Western Department, and to offer better facilities to all friends who might visit the World's Columbian Exposition, the Western Department removed their offices to the Auditorium Hotel Building, on Michigan Avenue, where they have large and spacious offices on the ground floor, giving them better accommodations to do their increasing business, which is making Chicago the distributing point of the West; also in 1893 the firm opened an office in Philadelphia. On November 15, 1894, Charles Spencer Osborn retired from the firm. Among the agencies which this firm has control of in its wine and spirit department is that of the old and well-known brand of Piper-Heidsieck Champagne. For years they have imported only one grade of Champagne, namely Piper-Heidsieck, "Sec," but this year, considering that American connoisseurs are demanding also a Brut wine, they have been induced to import a real Brut, known under the name of Pieper-Heidsieck, Brut Extra, which is pronounced the highest grade of real Brut that is known on this market. During the many years which this firm has been in existence it has had business relations with all parts of Europe, the South American Republics, and the West Indies, importing and exporting the products of these countries, as well as doing a banking business; and the reputation and high standing of the house are well-known throughout the world.

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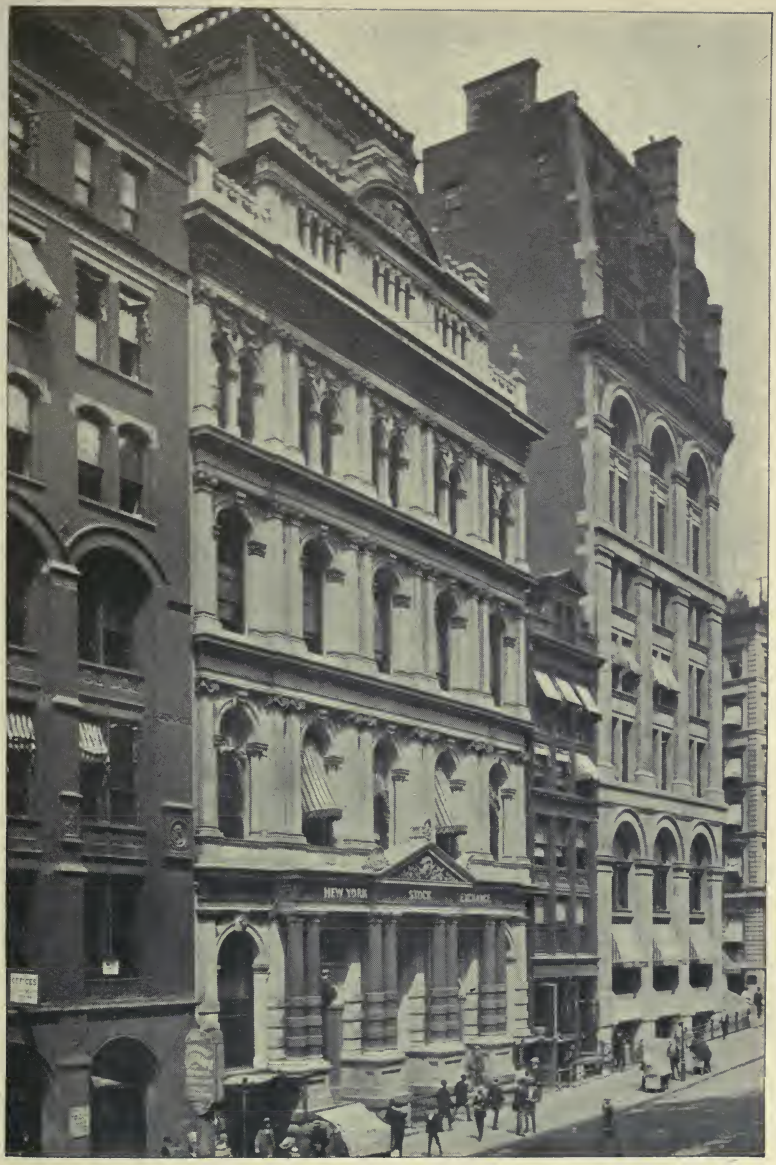

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RHODE ISLAND HOSPITAL
· TRUST COMPANY ·

Providence, R. I.

Capital, - - - - -	$1,000,000
Surplus, - - - -	500,000
Undivided Profits, - -	152,000
Deposits over - - -	15,000,000
Gross Assets over - -	17,000,000

HERBERT J. WELLS, President.

SAM'L R. DORRANCE, Vice-President.

EDWARD S. CLARK, Secretary.

WILLIAM A. GAMWELL, Ass't Sec'y.

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WILLIAM D. ELY,	HERBERT J. WELLS,
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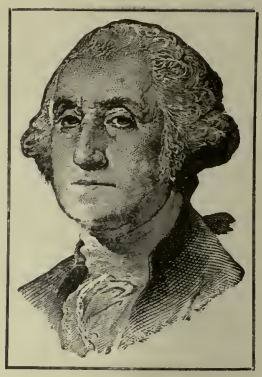
1789 — 1799 — 1895

Ten years after

GEORGE WASHINGTON

was made President of the United States, the Providence Washington Insurance Co. was incorporated in Rhode Island. It has been constantly in business ever since, and is now in its ninety-sixth year.



Providence Washington Insurance Co.

INCORPORATED 1799.

20 Market Square, PROVIDENCE, R. I.

Cash Capital,	$400,000.00
Net Surplus,	45,987.20
Unpaid Losses and other Claims against Company,	168,033.01
Re-insurance Reserve,	603,281.98
Assets, January 1st, 1894,	$1,217,302.19

J. H. DE WOLF, President. GEO. E. BIXBY, Treasurer.
J. B. BRANCH, Vice-President. E. L. WATSON, Secretary.

DIRECTORS:

ROWLAND HAZARD. J. H. DE WOLF. WM. GROSVENOR. WM. AMES.
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AGENCIES THROUGHOUT THE UNION.

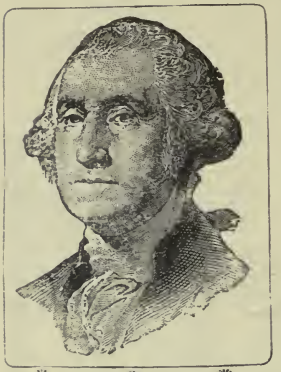
New York Agent: W. S. BANTA, North-west corner of Cedar and William Streets.

THE WASHINGTON STATUE IN FRONT OF UNITED STATES SUB-TREASURY.

WALL ST., NORTHEAST CORNER OF NASSAU ST. ON THIS SPOT GEORGE WASHINGTON WAS INAUGURATED PRESIDENT.

1860 THIRTY-FIVE YEARS 1895

THE WASHINGTON



Life Insurance Company of . . New York. . .

W. A. BREWER, Jr.,
President.

ASSETS, $14,000,000.

The Washington's Assets comprise the largest proportion of First Mortgage Loans on improved Real Estate of any Life Insurance Company in the World.

The holdings of most Life Insurance Companies (at a time when losses on railroad, industrial, and manufacturing securities have reached *Thousands of Millions*), contrasted with the first Mortgage loans of the WASHINGTON on real estate, give force to this Official Endorsement by the Hon. Superintendent, after an exhaustive examination of the Company:

"*It is most agreeable to me to know that your Company discloses a most excellent condition of affairs.*"

Signed, **JAMES F. PIERCE,**
Superintendent.

Particulars relating to THE WASHINGTON'S TRUST FUND POLICY and other plans of insurance, obtained by applying to the Company's agents.

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Assistant Secretary.
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Medical Director.
FOSTER & THOMSON,
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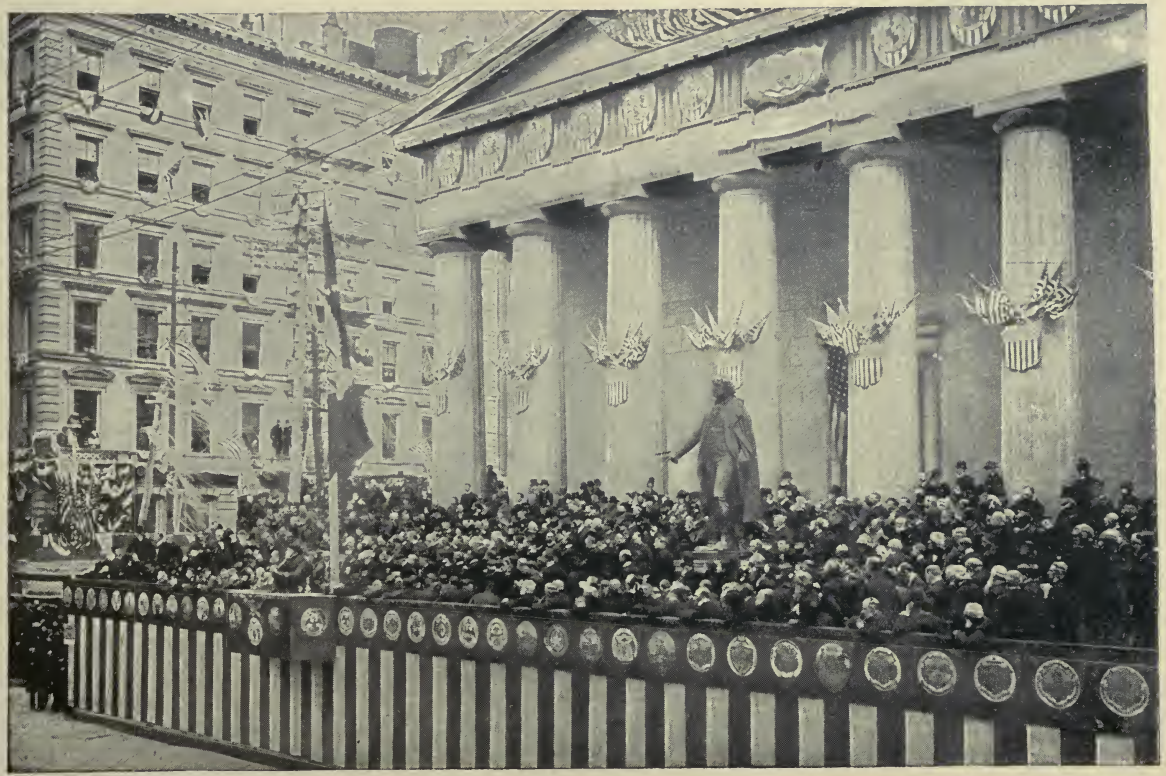

MANHATTAN TRUST COMPANY. WASHINGTON STATUE. U. S. SUB-TREASURY

WASHINGTON CENTENNIAL EXERCISES IN 1889, AT THE UNITED STATES SUB-TREASURY.

PHOTOGRAPHED BY JOHNSTON, WHILE THE REV. DR. R. S. STORRS WAS OFFERING THE PRAYER.

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THE OLD UNITED STATES HOTEL,

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Originally the largest Hotel in Boston, it has been twice enlarged years ago, by the extensive wings on Kingston and Lincoln Streets, named respectively Oregon and Texas.

During the past five years it has been under the management of

Mr. TILLY HAYNES, of Springfield, Mass.

who has completely renovated, enlarged and improved the property, and last year added still another hundred rooms, by building across from Texas to Oregon.

Think of a Hotel from Texas to Oregon, and you will understand why this notice is written, which is to say that the UNITED STATES recommends itself for its quiet, orderly management, and the notable character of its guests, its numerous public rooms and grand old parlors, broad halls and numerous stairways, while none of its 500 Guest Rooms are above the fourth floor.

These, with its very central location, its most excellent table, and moderate charges, recommend it to all who have once shared its hospitality.

OLD CITY OR FEDERAL HALL, TRINITY CHURCH AND WALL STREET IN 1789.

ON THE BALCONY OF THIS FEDERAL HALL WASHINGTON WAS MADE PRESIDENT. SITE OF THE PRESENT UNITED STATES SUB-TREASURY.

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TO THE BEST HOTELS OF THE WORLD.

ALPHABETICALLY BY CITIES.

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1894–1895.

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The second section of this book is made up of a singularly interesting list of **3000** notable hotels on all the continents, adding also the populations of the cities, from latest censuses, and other practical notes, including the rates at the hotels. This is the most comprehensive, important and valuable list of hotels ever made, and will be of great value to travelers, and of peculiar attractiveness to others.

"Whoever has traveled life's dull round,
Where'er his stages may have been,
May sigh to think he still has found
The warmest welcome at an inn."
—SHENSTONE.

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OF THE CITY OF NEW YORK,

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STATEMENT OCTOBER 2d, 1894.

RESOURCES.		LIABILITIES.	
Loans and Discounts,	$10,873,060.44	Capital Stock,	$2,000,000.00
Bonds,	141,693.75	Undivided Profits,	2,113,234.62
Banking House,	545,796.92	Dividends Unpaid,	7,570.38
Due from Banks,	728,903.52	Deposits:	
Cash and Checks on other Banks,	4,206,538.72	Individuals, 8,186,965.53	
		Banks, 4,188,222.82	12,375,188.35
	$16,495,993.35		$16,495,993.35

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CHARLES H. ISHAM.
LOWELL LINCOLN, Catlin & Co.
HENRY HENTZ, Henry Hentz & Co.
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Capital, - - - - - - - *$1,000,000*

Surplus and Profits, - - - *1,500,000*

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ALEX. H. STEVENS, *Vice-President.*

ARTHUR W. SHERMAN, *Cashier.*

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GALLATIN NATIONAL BANK.

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Capital, - - - - - $1,000,000.00

Surplus, - - - - - 1,000,000.00

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EDWARD B. JUDSON, President First National Bank, Syracuse, N. Y.

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W. L. BULL, of Edward Sweet & Co., New York.

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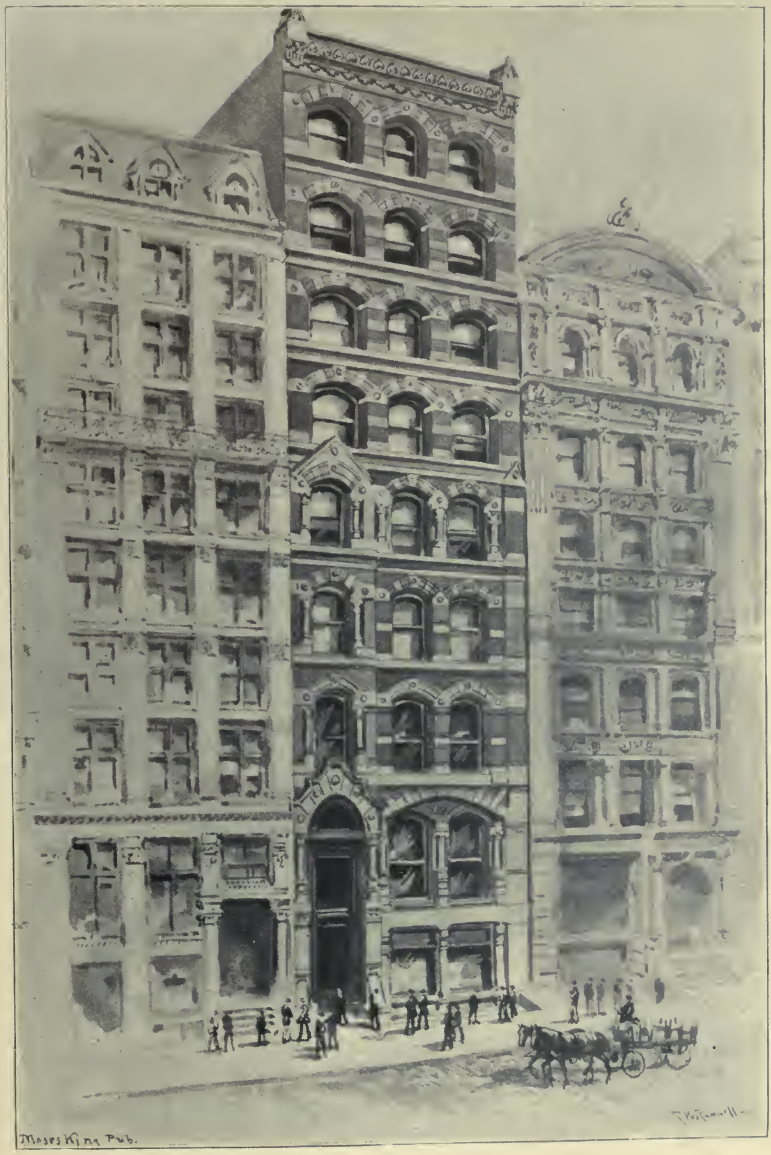

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Founded in 1803.

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JOSHUA SANDS,	1804–1808
RICHARD VARICK,	1808–1820
LYNDE CATLIN,	1820–1833
JOHN I. PALMER,	1833–1857
AUGUSTUS E. SILLIMAN,	1857–1868
JACOB D. VERMILYE,	1868–1892
ROBERT M. GALLAWAY,	1892– —

CASHIERS
From its Incorporation.

LYNDE CATLIN,	1803–1817
G. B. VROOM,	1817–1824
WALTER MEADE,	1824–1833
OSWALD J. CAMMANN,	1833–1852
AUGUSTUS E. SILLIMAN,	1852–1858
JACOB D. VERMILYE,	1858–1868
ROBERT MCCARTEE,	1868–1872
CORNELIUS V. BANTA,	1872– —

OCTOBER 2d, 1894.

Capital,	$2,000,000.00
Surplus and Profits,	944,242.54
Deposits,	14,270,387.75
Total Assets,	$17,214,630.29

DIRECTORS.

JOHN A. STEWART,	President United States Trust Co.
ELBERT A. BRINCKERHOFF,	Capitalist.
CHARLES S. SMITH,	Ex-President Chamber of Commerce.
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THE BANK OF AMERICA.—1835

The third Banking House of the Bank of America is shown on opposite page.

1812. THE 1894.

BANK OF AMERICA

NEW YORK.

44 & 46 WALL STREET.

Capital,	$3,000,000
Surplus Fund,	1,500,000
Undivided Profits,	702,018
Total Capital, Surplus, Etc,	5,202,018

DIRECTORS:

FREDERIC P. OLCOTT, AUGUSTUS D. JUILLIARD, JOHN HARSEN RHOADES, JAMES N. JARVIE, SAMUEL THORNE, WILLIAM H. PERKINS, OLIVER HARRIMAN, DAVID S. EGLESTON, GEORGE A. CROCKER, GEORGE G. HAVEN, DALLAS B. PRATT.

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Royal INSURANCE COMPANY
(FIRE)
OF LIVERPOOL, ENGLAND.

Statement of United States Branch,
JANUARY 1st, 1894.

Assets,	held in the U.S. for the special protection of its American Policy Holders	$7,469,681.44
Liabilities,	. . . . .	5,273,839.18
Net Surplus,	. . . . .	$2,195,842.26

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LOUISVILLE:—BARBEE & CASTLEMAN.

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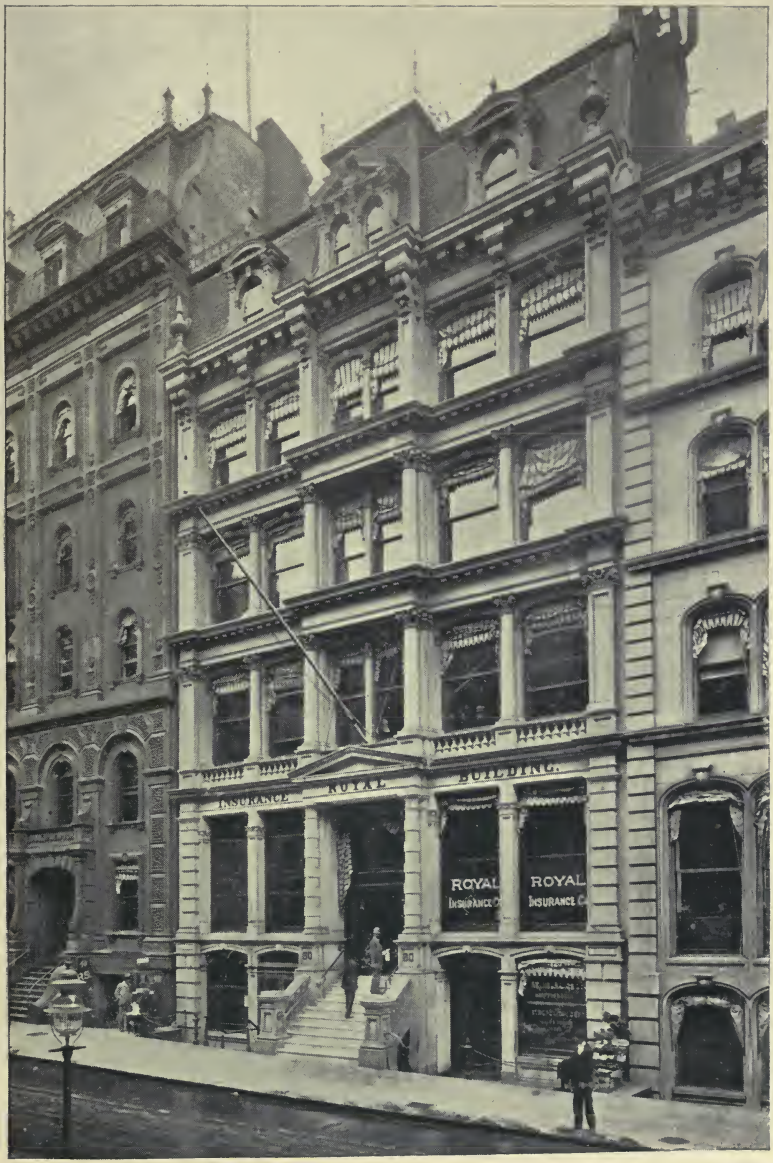
CHICAGO:—E. L. ALLEN, for Northwestern States.
CASE & CO., for Cook County.

SAN FRANCISCO:—ROLLA V. WATT.



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WALL STREET, NORTH SIDE, NEAR WILLIAM STREET, ABOUT THE YEAR 1860.

FROM PRESENT Nos. 36 TO 54 WALL STREET. REDUCTION OF AN ORIGINAL PHOTOGRAPH OWNED BY DAVID A. MORRISON.

TRINITY CHURCH.

NEW YORK LIFE INSURANCE & TRUST CO.

NEW YORK LIFE INSURANCE & TRUST CO.

52 WALL STREET, NORTH SIDE, THREE DOORS EAST OF WILLIAM STREET.

NEW YORK LIFE INSURANCE & TRUST CO.

WALL STREET FERRY.

NEW YORK LIFE INSURANCE & TRUST CO.

52 WALL STREET, NORTH SIDE, THREE DOORS EAST OF WILLIAM STREET.

UNITED STATES BRANCH BANK
This done the 13th Day of June AD 1797
Present Directors of said Bank
CORNELIUS RAY ESQR PRESIDENT
Robert Lenox Esqr Matthew Clarkson Esqr
William Laight Esqr Isaac Governeur Esqr
William Henderson Esqr John Atkinson Esqr
Nicholas Low Esqr John Murray Esqr
Thomas Buchanan Esqr Gulian Ludlow Esqr
Gerard Bancker Esqr Gabriel WM Ludlow Esqr
* Jonathan Burrall Esqr Cashier.
These marked thus * are Commissioners for directing
the execution of said Edifice.

THE UNITED STATES BRANCH BANK CORNER-STONE,

SACREDLY GUARDED BY

THE NEW YORK LIFE INSURANCE AND TRUST COMPANY,

No. 52 WALL STREET.

NOTE.—In the Directors' Room of the New York Life Insurance & Trust Co. in the white marble building, No. 52 Wall Street, there is, in an excellent state of preservation, the corner-stone of the once powerful United States Branch Bank, which formerly occupied this site. The great institution which owns and guards this corner-stone is virtually the oldest and strongest of the Life Insurance and Trust Companies, so many of which have begun and prospered since this Company was chartered in 1830. Its first President was William Bard, an enthusiastic advocate of life insurance and also of corporate, in place of individual power of trusts, annuities and other kindred interests. This Company declines all corporation or other public trusts, and accepts only private trusts created by will or otherwise, grants annuities, manages property as agent for owners, allows interest on deposits, and is a legal depository for executors, trustees, and money in suit. The officers are

President, HENRY PARISH,
Second Vice-President, WALTER KERR,
Secretary, HENRY PARISH, JR.,
Assistant Secretary, GEORGE M. CORNING.

THE NEW YORK LIFE INSURANCE AND TRUST COMPANY.

ITS GRANITE BUILDING ERECTED IN 1839-40, AND TAKEN DOWN IN 1866-67.

NOTE.—This building replaced the building of the United States Branch Bank. The Building Committee consisted of G. C. Verplanck, Robert Ray, John Rathbone, Jr., B. L. Swan and John Mason. In 1866-1867 it was replaced by the present white marble building, No. 52 Wall Street, erected under supervision of Henry Parish, Joseph Sampson and John Taylor Johnston as Building Committee. It has always been jointly owned and occupied by the National City Bank and the New York Life Insurance and Trust Company.

THE NATIONAL

CITY BANK

OF NEW YORK.

ORIGINAL CHARTER DATED 1812.

CAPITAL, - - - -	$1,000,000
SURPLUS, - - - -	1,000,000
UNDIVIDED PROFITS, -	2,000,000

JAMES STILLMAN, PRESIDENT.

GEORGE D. MEEKER, CASHIER.

G. S. WHITSON, ASS'T CASHIER.

Directors:

JAMES STILLMAN,

PERCY R. PYNE,	CLEVELAND H. DODGE,
HON. SAMUEL SLOAN,	WILLIAM ROCKEFELLER,
LAWRENCE TURNURE,	H. WALTER WEBB,
ROSEWELL G. ROLSTON,	FRANCIS M. BACON,
HENRY A. C. TAYLOR,	GEORGE D. MEEKER.

NATIONAL CITY BANK OF NEW YORK.

52 WALL STREET, NORTH SIDE, BETWEEN PEARL AND WILLIAM STREETS.

CARTER, HAWLEY & CO.

Shipping and Commission Merchants,

54 Wall Street, NEW YORK.

(CENTRAL TRUST BUILDING.)

Correspondents:

NETHERLANDS TRADING SOCIETY, of
AMSTERDAM, HOLLAND;
Batavia, Java;
Singapore, Straits Settlements;
Paramaribo, Dutch Guiana.

SURINAM BANK, of
AMSTERDAM, HOLLAND;
Paramaribo, Dutch Guiana.

ALSO, CORRESPONDENTS IN

CHINA, JAPAN and EUROPEAN PORTS.

AGENTS FOR THE

Standard Asphalt Company,

REFINERS OF TRINIDAD ASPHALT.

CENTRAL TRUST COMPANY OF NEW YORK.

54 WALL STREET, OPPOSITE THE CUSTOM HOUSE.

JULIUS STEINWENDER. CHARLES STOFFREGEN. CHRISTIAN ARNDT.

Steinwender, Stoffregen & Co.

Coffees

87-89 Wall St. (southwest cor. Water St.) New York.

London, E. C., Eng., 29 Mincing Lane.
Rio de Janeiro, 67 Rua Conselheiro Saraiva.
Santos, 67 Rua 25 de Marco.
Chicago, Ill., 29 Lake Street.
Cincinnati, Ohio, 20-22 West Second St.
St. Louis, Mo., 412-414 South 7th St.
New Orleans, La., 82 Gravier St.
Philadelphia, Pa., 106 So. Front St.
Boston, Mass., 34 Broad Street.

STEINWENDER, STOFFREGEN & CO., COFFEE MERCHANTS.

NOS. 87 AND 89 WALL STREET, SOUTHWEST CORNER OF WATER STREET.

OFFICE AND WAREHOUSE OF DANIEL TALMAGE & CO., 1860.

64-66 WATER STREET.

NEW YORK.
CHARLESTON.
NEW ORLEANS.

DAN TALMAGE'S SONS,

ESTABLISHED 1841.

Millers and Commission Merchants in Rice,

OFFICE, 115 WALL ST., NEW YORK.

PROPRIETORS COLUMBIA RICE MILL.

DAN TALMAGE'S SONS, RICE MERCHANTS.

NO. 115 WALL STREET, SOUTH SIDE, BETWEEN SOUTH AND FRONT STREETS.

AMERICAN SUGAR REFINING COMPANY.

THE HAVEMEYER AND BROOKLYN HOUSES. REFINERIES IN BROOKLYN. OFFICES, WALL AND SOUTH STREETS NEW YORK.

AMERICAN SUGAR REFINING COMPANY.

OFFICES: WALL STREET, SOUTHWEST CORNER OF SOUTH STREET, EAST END OF WALL STREET.

MONTGOMERY
Auction and Commission
COMPANY.

Wholesale Auctioneers,

TEAS, COFFEES

and

General Groceries.

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Montgomery Building,
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Southwest Corner Pine Street,
NEW YORK CITY.

MONTGOMERY BUILDING. OFFICES AND AUCTION HALL.
FRONT STREET, SOUTHWEST CORNER OF PINE STREET.

E. R. DURKEE & CO'S

"GAUNTLET BRAND"

UNRIVALLED FOOD PREPARATIONS.

SUPERIORITY —

— OUR STANDARD

DURKEE'S CELERY SALT
Recommends Itself.

DURKEE'S CURRY POWDER,
The Best Made.

DURKEE'S SALAD DRESSING,
Convenient, Economical, Delicious.

DURKEE'S CHALLENGE SAUCE,
Nutritious, Appetizing and Beneficial.

DURKEE'S "GAUNTLET" SPICES,
Absolutely Pure and Full Weight.

DURKEE'S "GAUNTLET" MUSTARD,
Unequalled for Excellence of Flavor.

DURKEE'S POULTRY SEASONING,
Without a Rival for Dressings, &c.

DURKEE'S FLAVORING EXTRACTS
Excel all others in Strength and Purity.

These Goods are carried in Stock by all dealers in First Class Groceries.

E. R. DURKEE & CO., SPICES, EXTRACTS AND CONDIMENTS.

Nos. 135, 137 AND 139 WATER STREET, CORNER OF PINE STREET.

COMMERCIAL & FINANCIAL CHRONICLE.

Investors' Supplement, State and City Supplement,
Street Railway Supplement, Quotation Supplement.

Commercial and Financial CHRONICLE contains **48** to **64** pages, published every week.

Investors' Supplement of CHRONICLE, a Cyclopedia of facts relating to Railroad Securities, contains **165** pages, published every other month.

State and City Supplement of CHRONICLE contains **184** pages, issued periodically.

Street Railway Supplement and a **Quotation Supplement** are to be issued early in 1895; these are to be given to the CHRONICLE subscribers without charge, in the same manner as the Supplements above named already are.

The Commercial and Financial Chronicle is a weekly newspaper of 48 to 64 pages, published every Saturday morning and mailed to subscribers by the earliest morning mail. The CHRONICLE has the following distinguishing characteristics:

Editorials on Financial, Banking and Economic subjects; Stock and Bond Prices; Railroad Earnings given by weeks and months, with comments; Railroad and Investment news; the State and City Department, which embraces an exhibit of the debts and finances of leading States, cities, counties and towns, and also current news as to city and State finances, new loans, proposals for bonds, etc., etc.

The Investors' Supplement contains 165 pages and is issued quarterly, and is furnished, *without charge, to all regular subscribers of the* CHRONICLE, and no single copies are sold. This SUPPLEMENT contains an exhibit of the stocks and bonds of railroads and miscellaneous companies, showing amounts outstanding, dates of maturity, interest and dividend periods, latest dividends paid, etc., etc., together with remarks upon the organization of the companies, their earnings, net income, financial status, etc. Also a large number of clear and distinct railroad maps, showing the location of each important road or system by itself. At the end of the remarks on each company are indexed the pages of the CHRONICLE volumes where the annual report and all current items of information have been published within a year past.

The State and City Supplement contains over 180 pages of clearly printed tables and reading matter, and is issued in April, with other editions during the year when found desirable. This elaborate publication contains details of State, city, county and town debts, with remarks upon the principal facts touching the financial status of each municipality, the sinking funds, assessed valuations, population, etc., etc. Also a valuable digest of the limitations placed by law on the issue of State and municipal debts, the statutory provisions as to investments by savings banks, etc., etc. This SUPPLEMENT is *furnished free to all yearly subscribers of the* CHRONICLE, and no single copies are sold under any circumstances.

SUBSCRIPTION, including ALL SUPPLEMENTS, **$10.00 per year.**

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Pine Street, cor. Pearl Street, New York.

COMMERCIAL & FINANCIAL CHRONICLE. WILLIAM B. DANA COMPANY.

PINE STREET, NORTHWEST CORNER OF PEARL STREET.

Richard M. Montgomery

REAL ESTATE

Agent,

Broker and Auctioneer.

A Specialty of
DOWN TOWN REAL ESTATE.

Complete Management of
PROPERTIES AND ESTATES.

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RICHARD M. MONTGOMERY,

Nos. 59 and 61 PINE STREET,

Between WILLIAM and PEARL STS.,

NEW YORK CITY.

RICHARD M. MONTGOMERY, REAL ESTATE AGENT.

Nos. 59 AND 61 PINE STREET, BETWEEN PEARL AND WILLIAM STREETS. VIEW LOOKING WEST TOWARD BROADWAY.

TEXT versus NO TEXT.

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THIS BOOK, "KING'S PHOTOGRAPHIC VIEWS OF NEW YORK," has no descriptive text, but

ANOTHER BOOK, "KING'S HANDBOOK OF NEW YORK CITY," has 1008 pages of carefully prepared text, minutely describing the whole city, bringing before the reader, in words and pictures, the story of the great Metropolis.

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NOW SEND FOR THE OTHER, for when you see it you will never part with it for anything like its cost. It is worth its cost at a single evening's entertainment, when you are alone or when you have company to entertain. It has a great value for the present and a still greater value for the future.

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DOWN-TOWN CLUB.

THE WALLACE BUILDING.

56 AND 58 PINE STREET, NORTH SIDE, BETWEEN WILLIAM AND PEARL STREETS. EXTENDS THROUGH TO 26 AND 28 CEDAR.

Commercial Union Assurance Company

Limited of London;

COR. PINE AND WILLIAM STREETS, NEW YORK.

United States Branch Statement.

JANUARY 1st, 1894.

Total Assets in the United States,

$3,555,199.56

Reserved for unexpired Risks,	$2,119,619.73
Outstanding Losses,	425,529.32
All other Liabilities,	71,167.40
NET SURPLUS,	938,883.11
TOTAL ASSETS,	$3,555,199.56

DIRECTORS IN NEW YORK:

WM. ALLEN BUTLER, GEO. S. BOWDOIN,
S. VAN RENSSELAER CRUGER,
EUGENE DUTILH, ALFRED PELL,
JOHN T. TERRY, DAVID A. WELLS.

CHARLES SEWALL, Manager.

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COMMERCIAL UNION ASSURANCE CO., LIMITED, OF LONDON, ENGLAND.

COMMERCIAL UNION BUILDING, WILLIAM STREET, NORTHWEST CORNER OF PINE STREET.

ESTABLISHED 1809.
INCORPORATED BY ROYAL CHARTER.

- North British and - Mercantile Insurance Co.

OF LONDON AND EDINBURGH.

United States Branch, 54 William St.

NEW YORK.

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TOM C. GRANT, General Agent.

NORTH BRITISH & MERCANTILE INSURANCE CO. OF LONDON AND EDINBURGH.

No. 54 WILLIAM STREET, SOUTHEAST CORNER OF PINE STREET.

THE

Liverpool and London and Globe Insurance Company.

New York Office, - 45 William Street,

LIVERPOOL AND LONDON AND GLOBE BUILDING.

STATEMENT U. S. BRANCH.

JANUARY 1, 1894.

Assets.

Real Estate,	$1,603,270.00
Loans on Bond and Mortgage in New York City,	3,039,371.14
Loans on Bond and Mortgage outside New York City,	39,957.50
U. S. Government 4°/o Bonds,	1,779,750.00
State and City Bonds,	265,550.00
Cash in Banks,	831,139.89
Premiums in course of collection,	963,864.76
Other admitted Assets,	75,367.99
	$8,598,271.28

Liabilities.

Unearned Premiums,	$4,153,628.69	
Unadjusted Losses,	740,517.05	
Perpetual Policy Liability,	329,622.03	
All other Liabilities,	347,978.72	
SURPLUS,	**$3,026,524.79**	
		$8,598,271.28

Losses.

The amount paid in satisfaction of fire losses in the United States in the course of forty-six years is

$59,893,504.76

UNITED STATES TRUSTEES IN NEW YORK:

CHARLES H. MARSHALL, Chairman. | J. E. PULSFORD.
JOHN A. STEWART. | JOHN CROSBY BROWN.

Resident Manager for the United States,
HENRY W. EATON.

Deputy Manager,
GEORGE W. HOYT.

LIVERPOOL & LONDON & GLOBE INSURANCE CO.

LIVERPOOL & LONDON & GLOBE BUILDING, Nos. 45 AND 47 WILLIAM STREET AND Nos. 47 AND 49 PINE STREET.

IT IS ADMITTED THAT

The Fidelity and Casualty Co.

OF NEW YORK

Issues the most liberal policy of

ACCIDENT INSURANCE

in the world. It covers for Intentional Injuries inflicted by others, and for 52 Weeks Indemnity.

$30,000 under our new Combination Form, with $150 Weekly Indemnity costs $75 a year, or $10,000 with $50 Weekly Indemnity costs $25 a year.

Send for sample policy and application to

E. E. CLAPP, Manager,

No. 45 PINE STREET,

Accident Department, *NEW YORK.*

For New York, New Jersey,
Massachusetts and Rhode Island.

FIDELITY AND CASUALTY CO. OF NEW YORK. E. E. CLAPP, MANAGER ACCIDENT DEP'T.

No. 45 PINE STREET, SOUTHWEST CORNER OF WILLIAM STREET.

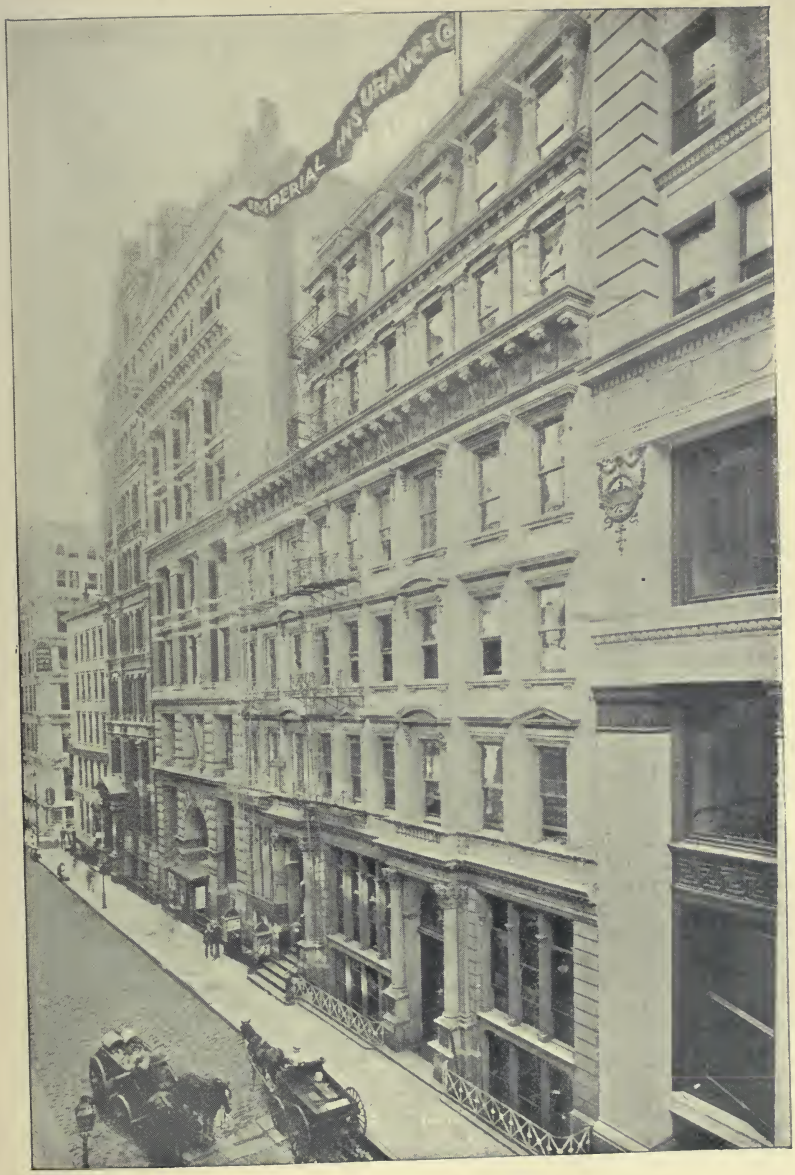
The Imperial Insurance Co. Limited, of London

The Imperial Insurance Company, Limited, of London, England, is one of those old and staunch foreign corporations which have become an absolute necessity for the protection of losses against fire in this country. The Imperial is over ninety years old, having been instituted in 1803. It is, with a single exception, the largest purely fire-insurance company in Great Britain; and, without any exception, it has the largest net surplus of any English insurance company doing a fire business. At home it is esteemed as one of the strongest and most successful of the insurance corporations. In this country, since its establishment in 1868, when it opened its office in New York, it has made a record which places the United States branch on an equal footing with the best American companies. In this country its gross assets are $1,847,271, which includes the reserve of $905,078 for unearned premiums, $141,931 for unsettled losses, and $37,458 for all other claims, leaving a net surplus in the United States of $762,804. It has paid the colossal sum of $65,000,000 for losses.

The General Manager of the company is Edward Cozens-Smith, who has been at the head of the company's affairs for over twenty years. The managers of the Metropolitan District are J. J. Courtney and John R. McCay, a firm composed of two experienced and energetic underwriters. Mr. Courtney has been connected with the Imperial for twenty-nine years, eighteen of which were spent at the company's head-offices in London. Mr. McCay has been the representative of the Phœnix Insurance Company of Hartford for twenty years.

Besides having the management of the Metropolitan District for the Imperial they are also managers of the New England and Middle States department of this company. They also have the management for the Metropolitan District of the old Phœnix of Hartford, one of the staunchest of the American insurance companies, and also of the Lion Insurance Company of England, another of the great English fire corporations. Their offices are in the Imperial Building, at 31 and 33 Pine Street, a six-story, marble-front office-building owned by the Imperial Insurance Company, and well situated in what is regarded now as the insurance district. The trustees of the Imperial in the United States are Henry W. Cannon, President of the Chase National Bank; W. A. Read of the Banking House of Vermilye & Co., and R. L. Edwards, President of the Bank of the State of New York.

The Imperial has, besides those mentioned above, the following departments, viz.: Boston, John C. Paige, Manager; Chicago, Daniel C. Osmun, Manager; Atlanta, J. T. Dargan, Manager; San Francisco, W. J. Landers, Manager, and representatives in every nook and corner of the United States, and throughout the civilized world.



IMPERIAL INSURANCE COMPANY, LIMITED, OF LONDON, ENGLAND.

IMPERIAL INSURANCE BUILDING, Nos. 33 AND 35 PINE STREET, BETWEEN NASSAU AND WILLIAM STREETS.

The Northern Assurance Co.

OF LONDON, ENGLAND.

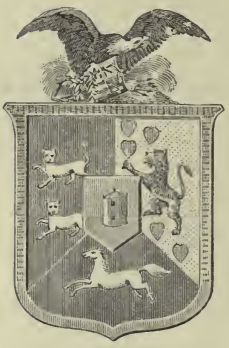
[A Sketch from "King's Handbook of New York."]

The Northern Assurance Company, of London, England, whose principal United-States office is at 38 Pine Street, New York, was organized in 1836, and commenced business the same year. Its head-offices are in London, England, and in Aberdeen, Scotland. One of the largest and strongest among the older British companies, it does business in all the civilized portions of the world, and is noted for its careful and successful management. The marvellous growth of the company appears in the record of its fire-premiums, which were $4,500, in 1836; $14,500, in 1840; $19,000, in 1845; $40,000, in 1850; $276,500, in 1855; $607,000, in 1860; $820,000, in 1865; $1,068,000, in 1870; $1,756,500, in 1875; $2,223,000, in 1880; $2,886,500, in 1885; and $3,581,534, in 1893. In Great Britain the company does a fire and life-insurance business. In the United States its business is restricted to fire-insurance only. Its United-States assets, December 31, 1893, were $1,657,090; unpaid losses, unearned premiums, and all actual and contingent liabilities, $1,216,618. The company has, specially deposited with the Insurance Departments of the several States, and with trustees in New York, securities to the value of $1,350,404, none of which it may withdraw or remove while it has any existing liability in the United States. Since its organization the company has received in fire-premiums alone, $68,078,200; and paid in fire-losses alone, $40,255,246. It is represented in nearly all the States, cities, principal towns and villages of the United States and Canada. Its territory in the United States is divided into four departments: The New-York, Middle-States and Southern Department, the head-office of which is at 38 Pine Street, New York, and the Manager, George W. Babb, Jr.; the New-England Department, the head-office of which is at 27 Kilby Street, Boston, and the Manager, Howard S. Wheelock; the Western Department, the head-office of which is in Monadnock Block, Chicago, and the Manager, G. H. Lermit; and the Pacific-Coast Department, the head-office of which is in San Francisco, and the Manager, George F. Grant. The growth of the company has been steady and uninterrupted. It has established a fire fund co-extensive with its net surplus, to meet extraordinary conflagrations. No conflagration which can be considered possible could retard for a single hour the operations of the Northern Assurance Company. Its accommodations to its policy-holders, and its equitable and prompt adjustment of losses, have made it popular with its customers and agents. Its vast resources furnish certain indemnity. The cut on opposite page represents the Northern's graceful stone building, in New York, completed in 1889, and entirely occupied for its own use. It is at the heart of the "insurance district."

NORTHERN ASSURANCE COMPANY OF LONDON, ENGLAND.

NORTHERN ASSURANCE BUILDING, No. 38 PINE STREET, BETWEEN WILLIAM AND NASSAU STREETS.

ORGANIZED 1852.



Hanover Fire Insurance Company.

No. 34 Pine Street, - - NEW YORK.

HAS AGENCIES ESTABLISHED IN ALL PRINCIPAL CITIES AND TOWNS OF THE UNITED STATES.

I. REMSEN LANE, - President.

HOWARD P. GRAY, - - - Vice-President.

CHARLES L. ROE, - - - - - Secretary.

CHARLES A. SHAW, - - Assistant Secretary.

JOSEPH MCCORD, - - - Assistant Secretary.

HANOVER FIRE INSURANCE COMPANY OF NEW YORK.

HANOVER FIRE BUILDING, No. 34 PINE STREET, BETWEEN NASSAU AND WILLIAM STREETS.

NORTHEAST VIEW FROM MANHATTAN LIFE TOWER.

MANHATTAN LIFE BUILDING, 65 BROADWAY.

DE LEMOS & CORDES, ARCHITECTS.

JOHN N. GOLDING, REAL ESTATE AGENT.

THE LOEB BUILDING.

NOS. 27 AND 29 PINE STREET, SOUTH SIDE, BETWEEN NASSAU AND WILLIAM STREETS.

The Lancashire Insurance Co.

OF MANCHESTER, ENGLAND

ASSETS IN AMERICA	LIABILITIES.	
1st of Jan., 1894, $2,287,776.03	Unpaid Losses,	$363,161.65
	Re-insur. Reserve,	1,258,733.66
	All other Liabilities,	40,000.00
	Net Surplus,	625,880.72

GENERAL MANAGER

DIGBY JOHNSON, - - MANCHESTER, ENGLAND

TRUSTEES IN THE UNITED STATES:

DONALD MACKAY, . . of Vermilye & Co., Bankers.
CORNELIUS N. BLISS, . of Bliss, Fabyan & Co., Dry Goods.
H. J. FAIRCHILD, . . of H. B. Claflin Co., Dry Goods.

NEW YORK OFFICE

Lancashire Building, No. 25 Pine St.

EDWARD LITCHFIELD, Manager.

LANCASHIRE INSURANCE COMPANY OF MANCHESTER, ENGLAND.

LANCASHIRE BUILDING, No. 25 PINE STREET, ADJOINING UNITED STATES SUB-TREASURY.

Vermilye & Co.

BANKERS

Nassau and Pine Sts.

NEW YORK CITY

Dealers in Investment Securities

VERMILYE & COMPANY, BANKERS.

Nos. 14 AND 16 NASSAU STREET, NORTHEAST CORNER OF PINE STREET, OPPOSITE UNITED STATES SUB-TREASURY.

ORGANIZED 1851.

THE HANOVER NATIONAL BANK

Of the City of New York,

HANOVER BANK BUILDING,

NASSAU AND PINE STREETS,

(SOUTHWEST CORNER.)

Capital, - - - - - - -	$1,000,000
Surplus, - - - - - - - -	1,900,000
Deposits exceed - - - - -	20,000,000

JAMES T. WOODWARD, President.
MITCHELL N. PACKARD, Vice-President.
JAMES M. DONALD, Vice-President.
WILLIAM HALLS, Jr., Cashier.

DIRECTORS.

JAMES T. WOODWARD, PRESIDENT.

VERNON H. BROWN,
Of Vernon H. Brown & Co., Agents Cunard Steamship Line, 4 Bowling Green.

SIGOURNEY W. FAY,
Of Wendell, Fay & Co., Dry Goods Commission (Woolens), 82 and 84 Worth Street.

MARTIN S. FECHHEIMER,
Of Fechheimer, Fishel & Company, Wholesale Clothing, 748 Broadway, N. Y.

MITCHELL N. PACKARD,
Of Packard, Thomas & Co., Importers of Coffees, Teas and Spices, 171 Duane Street.

WILLIAM ROCKEFELLER,
President Standard Oil Co., of New York, 26 Broadway.

JAMES STILLMAN,
Of Woodward & Stillman, Merchants, 16 to 22 William Street.

ELIJAH P. SMITH,
Of Woodward, Baldwin & Co., Dry Goods Commission (Cottons), 43 Worth Street.

ISIDOR STRAUS,
Of L. Straus & Sons, Importers of China & Glassware, 44 Warren Street.

JAMES M. DONALD, VICE-PRESIDENT.

WILLIAM HALLS, JR., CASHIER.

U. S. SUB-TREASURY. HANOVER BANK. MARTYRS' MONUMENT.

THE HANOVER NATIONAL BANK.

HANOVER BANK BUILDING, NASSAU AND PINE STREETS, OPPOSITE U. S. SUB-TREASURY.

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KING'S
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The United States.

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2639 ILLUSTRATIONS.

Text by M. F. SWEETSER. Edited by MOSES KING.

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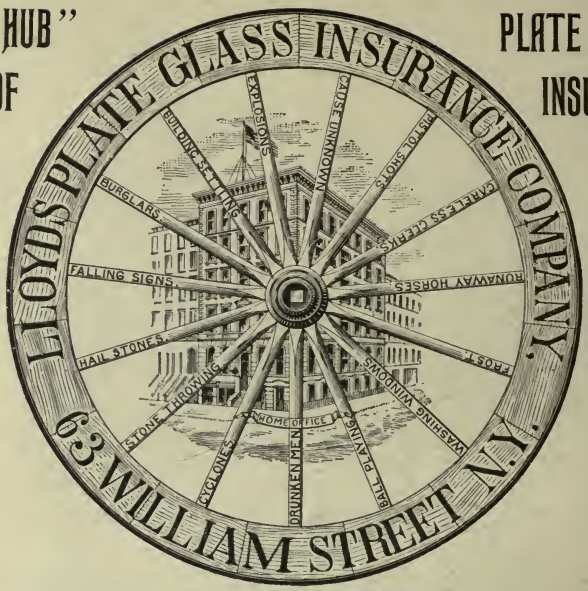

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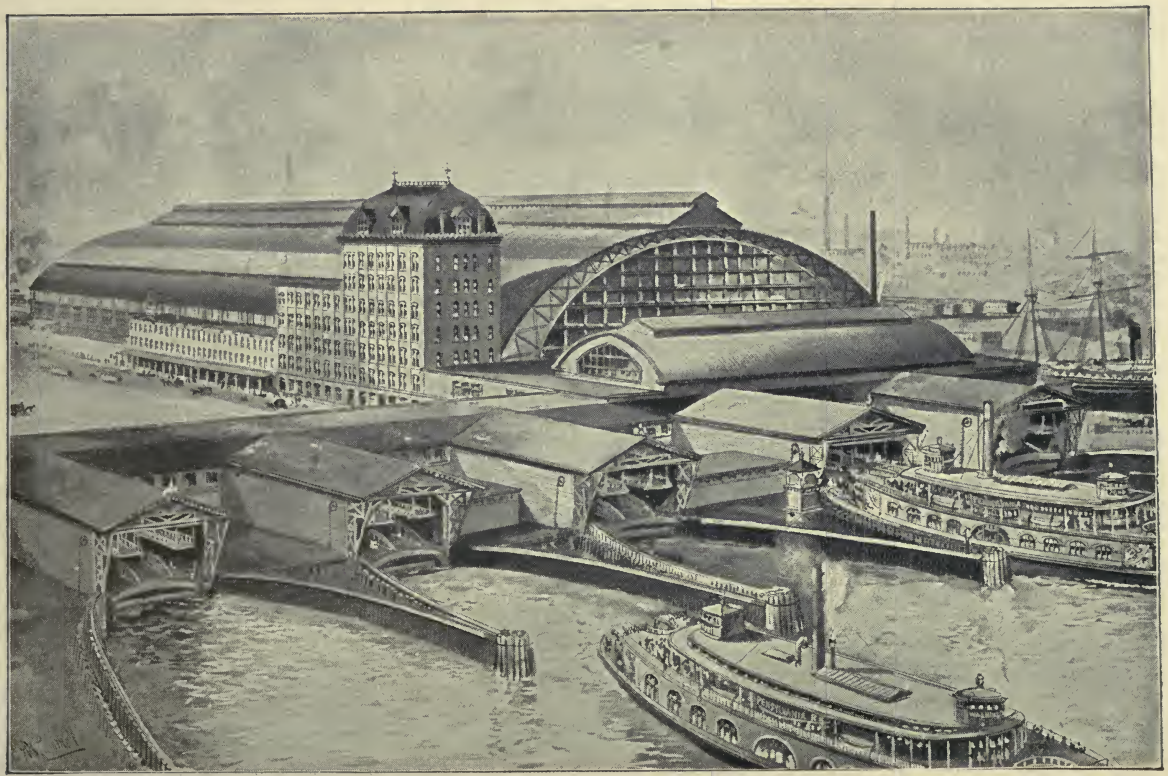

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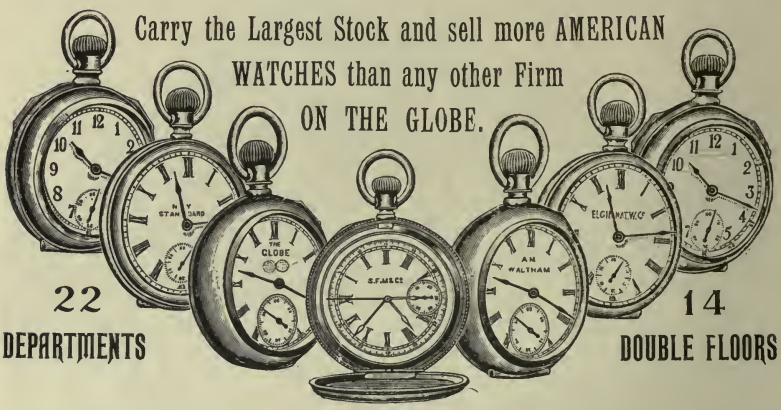

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In 1830, on his third trip to Paris, stopping at the mansion of his brother-in-law, the distinguished Dr. Sue, the physician of the Empress Josephine and the father of Eugene Sue the novelist, he witnessed the uprising of the populace and the expulsion of Charles the Tenth. He at once determined to come back to his native land, though General Lafayette, who had been called to the head of affairs, entreated him to remain. Entrusted by the General with the government despatches, and with a safe conduct, he started for the United States via London. There he completed his purchases for this shop, which he fitted up on an unprecedented scale of magnificence, the first to have marble tiling. The infusion pans, counter scales and prescription balances were of solid silver. He had a bust made of Dr. Rush, of Philadelphia, the foremost American scientist of the day, to surmount the doorway. All else was in keeping. The New York College of Pharmacy, to which he was admitted, gave its first course that very year. He filled a prominent part, as the records show, in its determined, well-fought contest, when, with a backing of pharmaceutical and medical bodies, it procured the beneficent law of 1848 that prohibits the importation of adulterated, deteriorated, inferior or spurious drugs into the United States. He headed the suit in 1854 by which Sharp's Broadway railroad, whose franchise, a fraud on the city, obtained through questionable legislation, was perpetually enjoined. This injunction was shamelessly circumvented in 1886 through the boodle Board of Alderman. His eldest son, the late John J. Milhau, attained distinction as Surgeon and Brevet-Brigadier General of the United States Army. His only surviving son and partner, Edward L. Milhau, is his successor.

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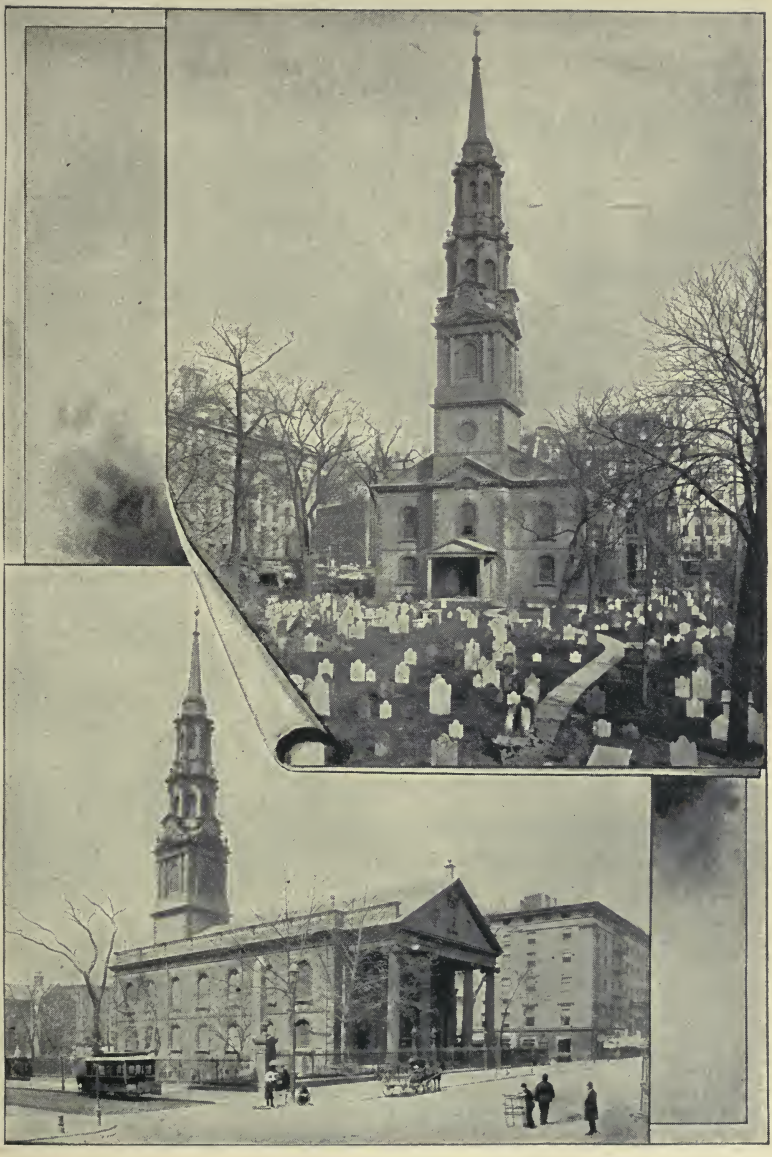

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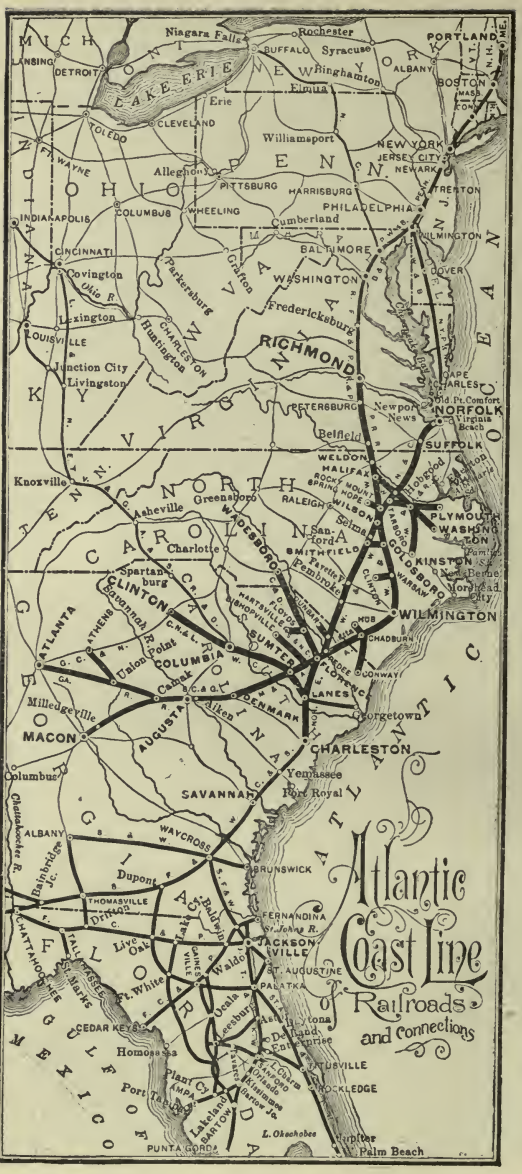

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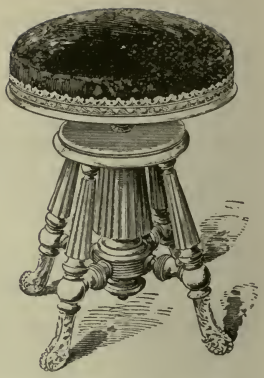

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In the four past issues of PRINTERS' INK a statement has been conspicuously published to the effect that the American Newspaper Directory for 1894 accords to the New York *Press* a larger circulation rating than any other daily paper in New York City receives. Now the New York *Press* does not claim to have the largest circulation of any daily paper in New York. That claim is put forth by the *Sun*, the *News*, the *Herald* and the *World*. The interesting fact is that the *Press* is the only one of the five that is willing to allow the public to know just what edition it actually has printed. By the Directory system of rating circulations, the letter "A" is the highest symbol accorded to any publication that declines or neglects to furnish information on the subject. It means exceeding 75,000 copies. All the four papers named above are rated "A," *but the Press stands alone as the one willing to show the absolute facts;* it therefore gets credit for its actual average issue of 111,812 copies per day throughout an entire year, and it ought to be mighty proud of the success it has achieved.—*Printers' Ink*, MAY 2, 1894.

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1. ITS OBJECTS. The Society was organized seventy years ago, in 1825. Such men as Bishop Griswold, Drs. Spring, Milledoler, Milnor, Baldwin, Edwards, and other eminent divines and laymen of many evangelical denominations, saw the need of harmony in preparing and circulating a gospel literature for the use of all Christians, and by the coalescing of various local societies this National Institution was formed.

Its work has been conducted by three committees, the Publishing, Distributing and Finance, with their several secretaries, supervised by the three united in its Executive Committee.

Its work is on three main lines: sales of its publications by its store, in various depositories and through the trade; sales and grants by its colporters; and grants to the destitute and to Christian workers at home, and aid to missionaries in many foreign lands.

Its colportage, carrying the gospel in the most effective publications to destitute regions, largely at the west and south, is a work whose necessity and usefulness cannot well be overestimated. The colporter is a lay preacher as well as a salesman, and hundreds of Sunday-schools and churches have been started by them.

The foreign missions of many denominations most gratefully welcome the invaluable aid of the Society in publishing books and tracts in 151 languages.

2. THE PUBLICATIONS of the Society, consisting of books, tracts, wall-rolls, cards, and periodicals, aggregate many millions of copies. They are adapted to the use of all ages and all classes of people, and in many languages. They are of a high standard of excellence in literary merit, engravings, material and workmanship, and are sold at reasonable rates.

Some of its issues have attained a remarkably large circulation: its Bible Dictionary, 220,000 copies; Pilgrim's Progress, 453,000; Baxter's Call, 460,000; Nelson on Infidelity, 140,000; Songs for Little Ones at Home, 338,000; Peep of Day, 155,000; Dew Drops, 765,000; Daily Food, 511,000; Come to Jesus, 746,000. Many of its tracts have reached a circulation of over a million copies each. Its periodicals are seven—four in English, two in German, three for children; two weekly, five monthly, and are as follows: *American Messenger*, *Child's Paper*, *Morning Light*, *Apples of Gold*, *Light and Life*, *Deutscher Volks-freund*, and *Amerikanischer Botschafter*. In addition to its circulation by colportage and grants, and from its general depository at 10 East 23d Street, it maintains agencies or branches in Boston, Philadelphia, Rochester, Chicago, Cincinnati and San Francisco.

3. THE NEW BUILDING is upon the site occupied by the Society since its organization. The lot is nearly 100 feet square. The structure rises twenty stories from Nassau Street, with a basement and cellar below, and a tower three stories above the main roof, covering about half the area. The height to the top of the tower is 291 feet, to top of the staff rising from the tower, 307 feet. The depth of the excavation below the pavement is thirty-five feet, from which piles were driven below from ten to twenty-five feet.

The frame is of steel skeleton, lined with brick; the front wall for the first six stories is of granite, above which it will be brick and terra-cotta.

The money needed for erecting the building has been obtained by mortgaging the lot, so that the current operations of the Society will not be interrupted by this undertaking. There is good reason to hope that the gift of this ground to the Society by its founders will become the means of furnishing an endowment, which will supplement the gifts of its members and friends and be a pledge for the execution of any trusts committed to it by legacy or otherwise.

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[SEE PAGE 278.]

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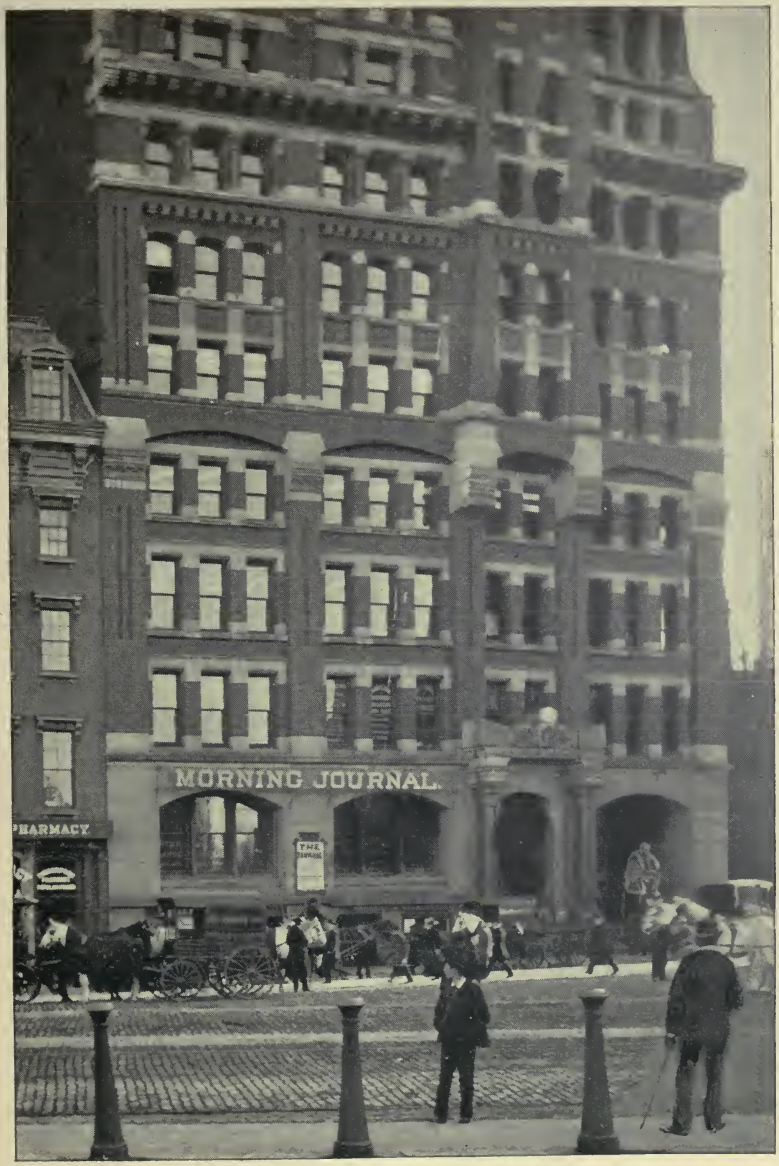

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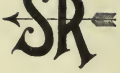

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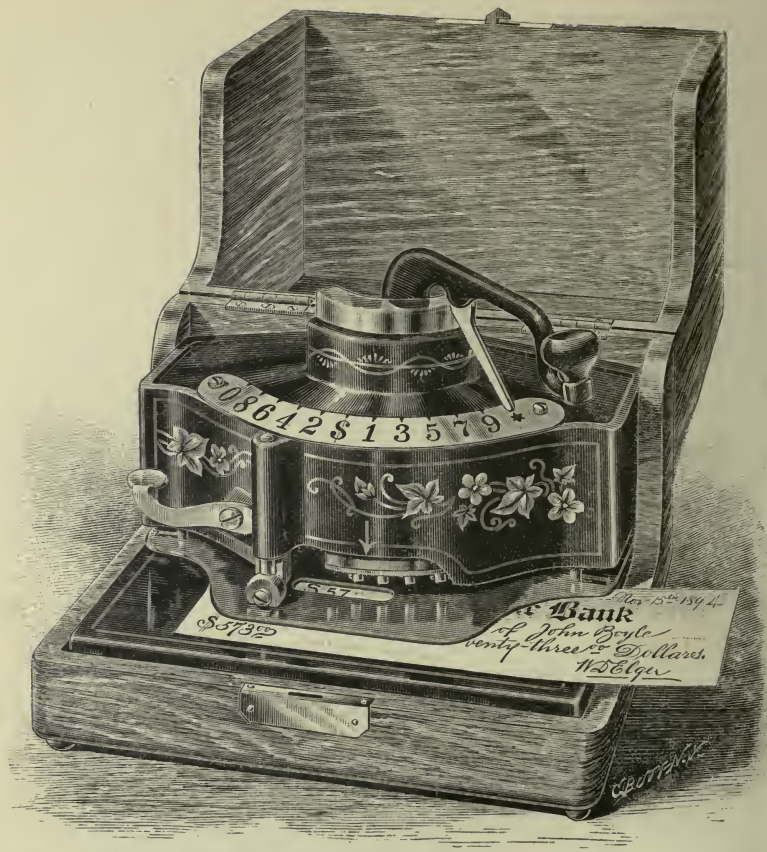

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NEW BUSINESS IN 1893, OVER	64,000,000
NEW BUSINESS, JANUARY TO DECEMBER, 1894,	70,346,730
INSURANCE IN FORCE EXCEEDS	280,000,000

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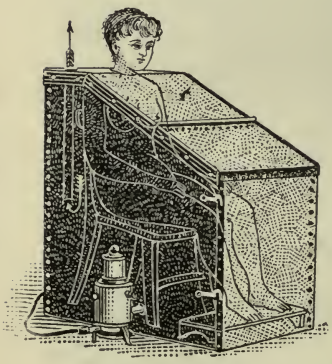

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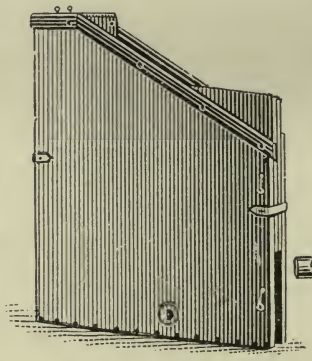

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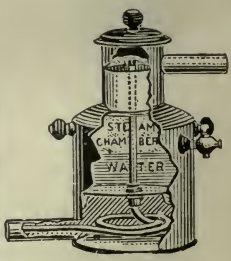

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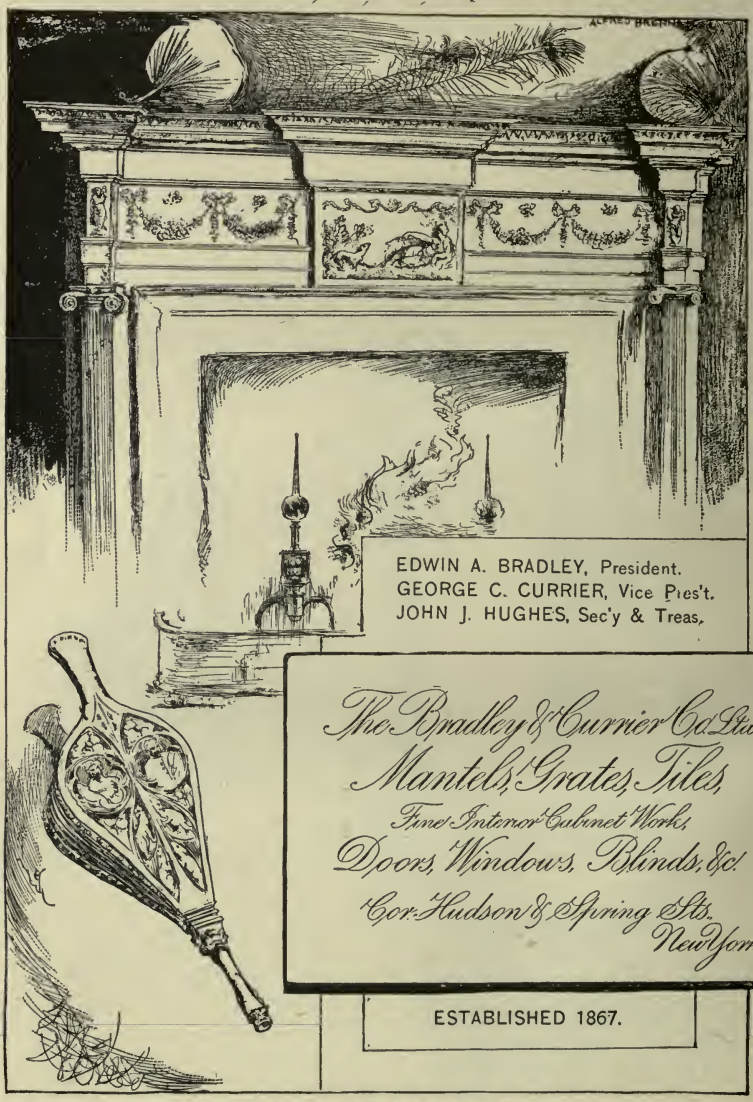

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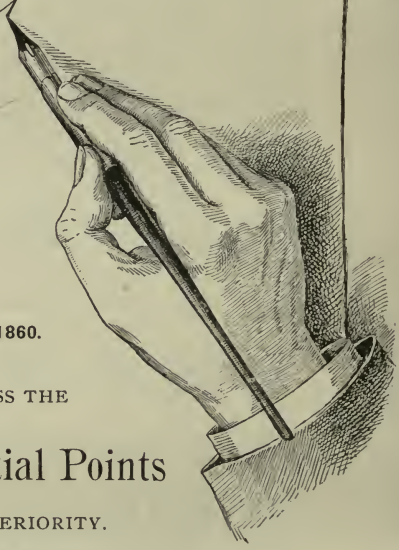

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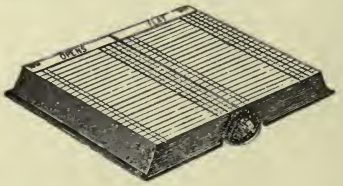

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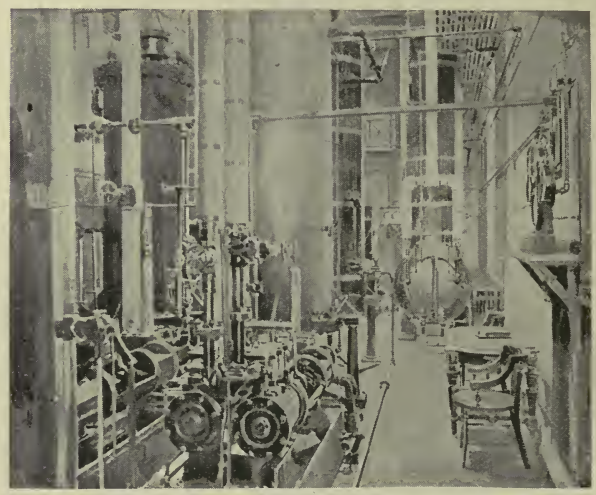

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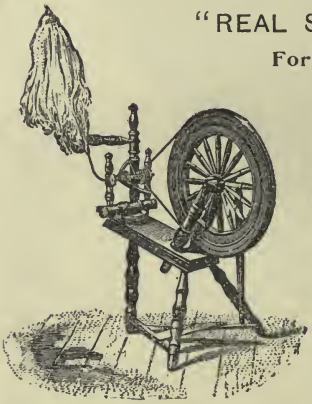

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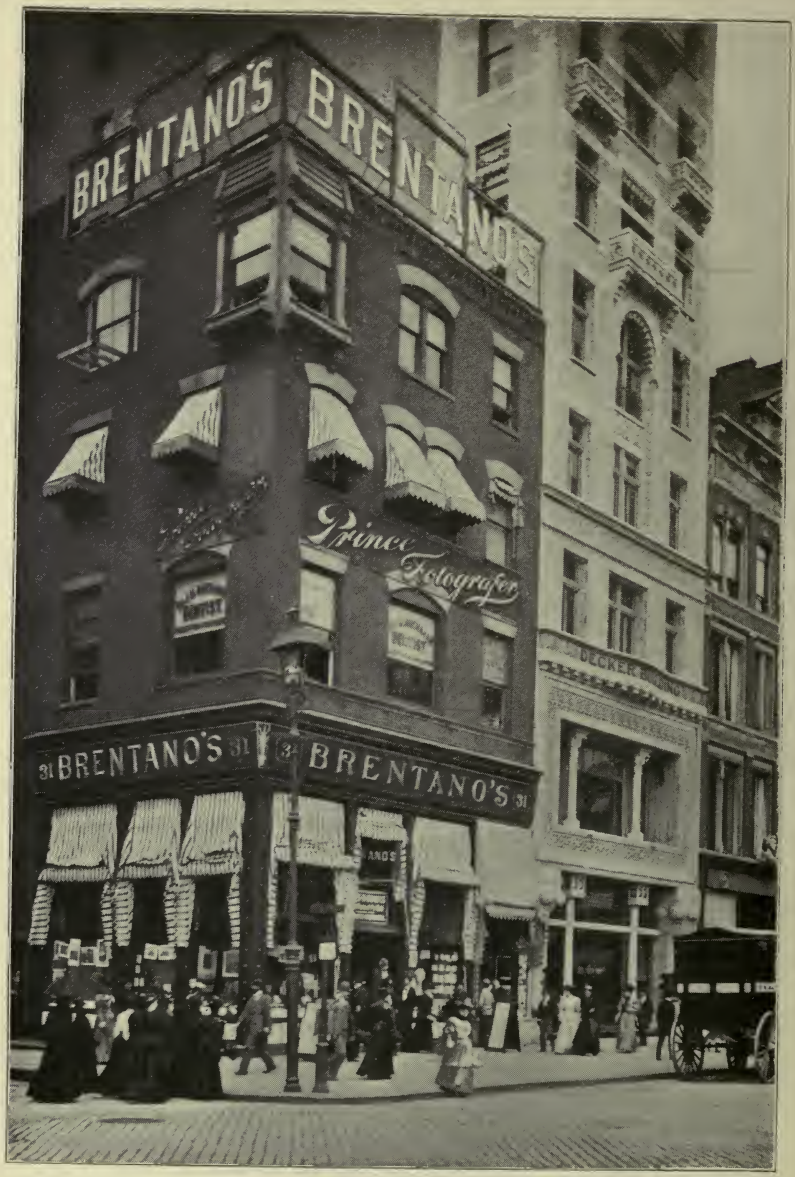

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321	Vanderbilt Building,
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595	Waldorf Hotel,
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668	Am. Museum of Natural History
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MADISON SQUARE,

NEW YORK.

Opening, First Day of January, 1895.

THIS well-known Hostelry was reopened the first day of January, 1895. During the preceding six months the establishment was rebuilt and modernized, so that in all its numerous appointments it compares favorably with any hotel in the world.

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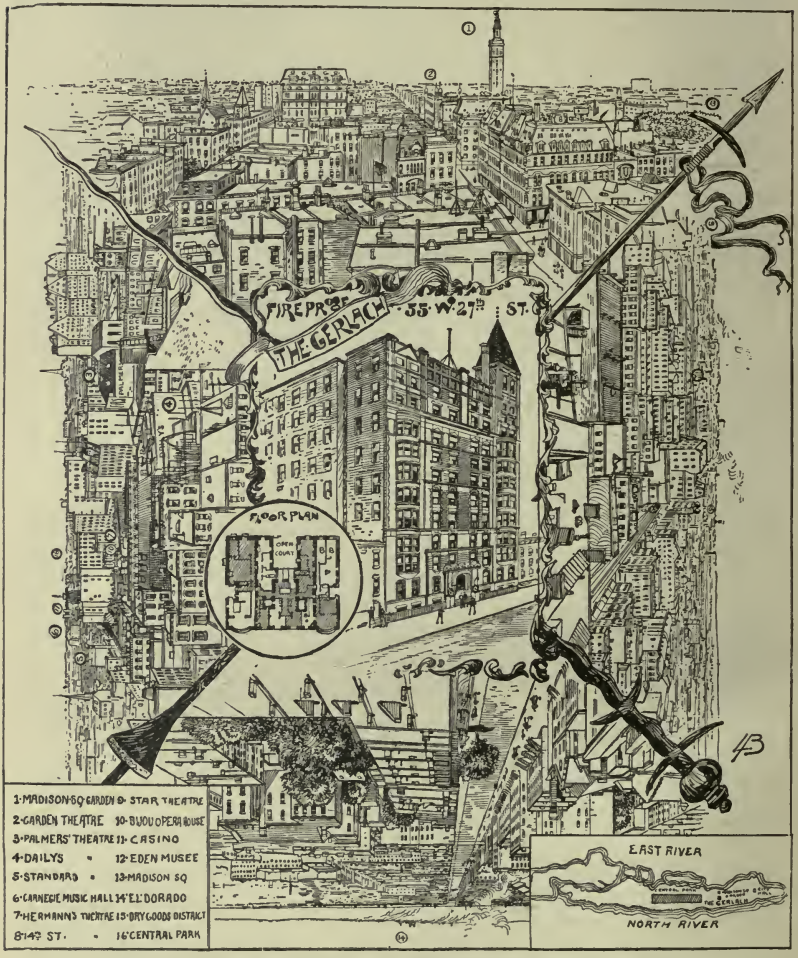

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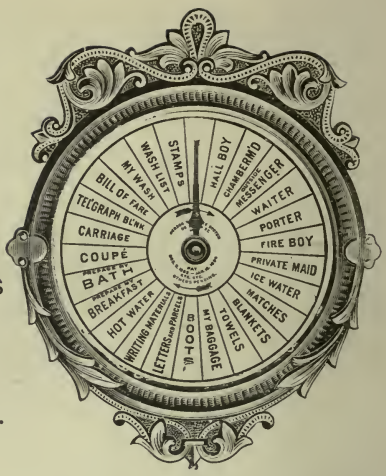

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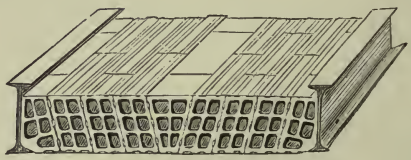

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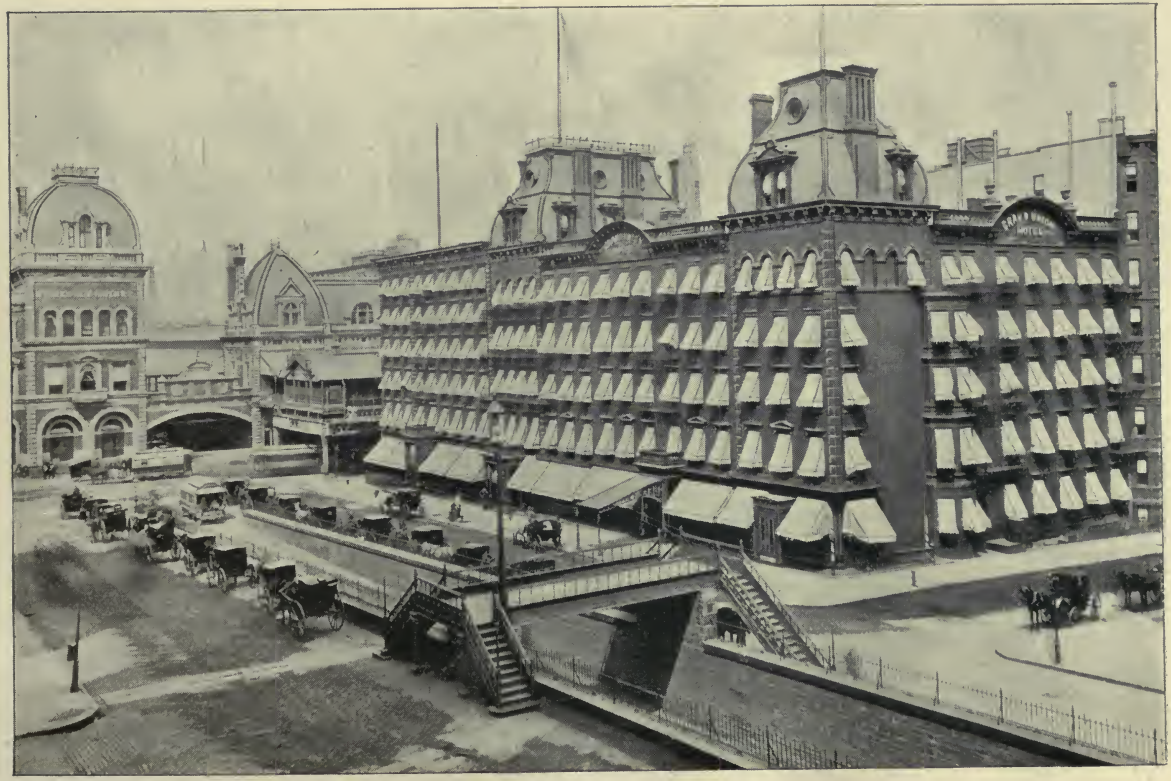
OPPOSITE THE GRAND CENTRAL STATION, NEW YORK.

[Reprinted from "King's Handbook of New York City."]

The Grand Union Hotel (European Plan) is located at Fourth Avenue and 42d Street, just across the street from the Grand Central Station. It is architecturally unassuming, but it is very large, its dimensions being 200 by 135 feet. It contains over 500 sleeping-rooms, and does the largest business of any hotel in New York in respect to the number of guests entertained. The features which first strike the visitor to the hotel are its cleanliness and quaintness, and an air of home comfort which is lacking in many hotels. The walls of the public rooms are covered with paintings, mostly by American artists, of a high order of excellence. There are also a number of examples of foreign schools, purchased by the proprietors at the Paris *Salon*. One of the cafés is devoted to curious old colored prints, and another to prints relating to the early history of New York. Several large rooms on the ground floor are set apart for reading and writing, and are abundantly supplied with stationery, books, papers and illustrated periodicals. This is a popular feature with the traveling public, who appreciate having a comfortable place in which to lounge, read and write. The hotel has the reputation of being one of the most profitable in the country.

Simeon Ford, the senior proprietor, having been asked to account for the continued and growing success of the Grand Union, in spite of the building of many new and elegant hotels, said: "In the first place, we have a location which, for transient business, is unique. We are just across the street from the Grand Central Station, and travelers, instead of having to struggle with hackmen and expressmen, can step across to our house, and we deliver their baggage in their rooms in a few minutes without charge. Then, again, we have a moderate-priced house. We give a nice room for a dollar a day, but, if people want to pay more, we have handsome suites which cost four or five dollars a day. Our food is of the best quality obtainable, and well-cooked; and we don't ask enough for it to bankrupt a man. We are cranks on the subject of cleanliness. We are eternally scrubbing and mopping. Then again we are within easy distance of all the best shops and theatres. But, above all, we attribute our success to the fact that we try to take good care of our guests and make them feel at home, and we try our best to impress upon our employees that we get our living out of the traveling public, and that they are entitled to some consideration, and when our employees do not agree with us on this point we ask them to 'seek fresh fields and pastures new'."



GRAND UNION HOTEL, OPPOSITE GRAND CENTRAL STATION;—FORD & CO., PROPRIETORS.

FOURTH AVENUE (OR PARK AVENUE), BETWEEN 41ST AND 42D STREETS. VIEW SHOWING NORTHERN END OF PARK AVENUE TUNNEL.

POTTIER & STYMUS CO.

High Art Furniture, Furnishings and Decorations.

Pottier & Stymus Company is one of the best known houses in their line. Their reputation is world renowned, their business extending from New York to California, and they have also had extensive dealings with patrons in Europe. The superior grades of furniture and woodwork which they manufacture have made them famous. The articles which they manufacture are made from designs of their own, the production of the most skilled artists and artisans, or from designs of architects.

Their factory and warerooms are situated at the northeast corner of Forty-first Street and Lexington Avenue, and are the most complete of their kind in the United States. The buildings are of brick and iron and completely fireproof, well-lighted and equipped with facilities that are unsurpassed for the manufacture of their high grade work. One of the chief advantages of having the warerooms and factory combined is that a personal supervision can be given by the different heads of the company to all work during its progress, from inception to finish, and they are also enabled to reduce the cost of their manufacturing to a minimum.

Among many of the richest and finest private residences in America that have been furnished by this company can be mentioned those of Henry M. Flagler, William Rockefeller, J. A. Bostwick, John D. Archbold, Wallace C. Andrews, Fred. T. Steinway, and M. C. D. Borden, of New York ; George Westinghouse, Jr., of Pittsburgh and Lenox ; Robert Pitcairn, of Pittsburgh ; William Williams, Myron P. Brush and William G. Fargo, of Buffalo ; Mark Hopkins, Leland Stanford, James Flood, Charles Crocker and Henry J. Crocker, of San Francisco ; Mrs. C. H. Strong, of Erie, Pa., and Mrs. N. Willis, of Galveston, Tex.

They have also contributed greatly to the furnishing and decorating of the large hotels of New York and other cities—the Fifth Avenue, Savoy, Plaza, and Astor's magnificent new Hotel Waldorf. In the latter they furnished the celebrated State Apartments which were occupied by the Duke of Veragua in 1893 ; also the Renaissance, Colonial, Empire and other suites, which are regarded as the most sumptuously furnished and decorated hotel rooms on either continent. The principal part of the celebrated Ponce de Leon Hotel at St. Augustine was furnished by them, and also the grand staircase in the Royal Poinciania Hotel, Lakeworth, Florida.

The principal rooms in the President's Palace, at Chepultepec, Mexico, were furnished by this company, against competition from France and England.

The business was founded in 1856 by Auguste Pottier and William P. Stymus, and in 1871 it was merged into a corporation. The present officers are William P. Stymus, Jr., President, son of William P. Stymus, one of the founders of the original house ; Frank R. Pentz, Vice-President and Treasurer ; and William P. Stymus, Secretary.

There is a growing desire for individuality and distinction in decoration and furniture. A wide scope for originality and beauty in such things is offered by such a concern as Pottier & Stymus Co. It gives a much needed relief from the stereotyped designs of ready-made furniture, which is of necessity designed and made to please the great number of people. In such a case there can be no other distinct style adopted, and the result is the mongrel and commonplace production.

Just as essential as an architect in the placing and construction of the structure is the artist in the designing and manufacturing of the furnishing and decorations. In this latter field stands pre-eminent the house of Pottier & Stymus Co.

POTTIER & STYMUS COMPANY, FURNITURE, FURNISHINGS AND DECORATIONS.

LEXINGTON AVENUE, NORTHEAST CORNER 41ST STREET.

SAMUEL H. RATHBONE, President.
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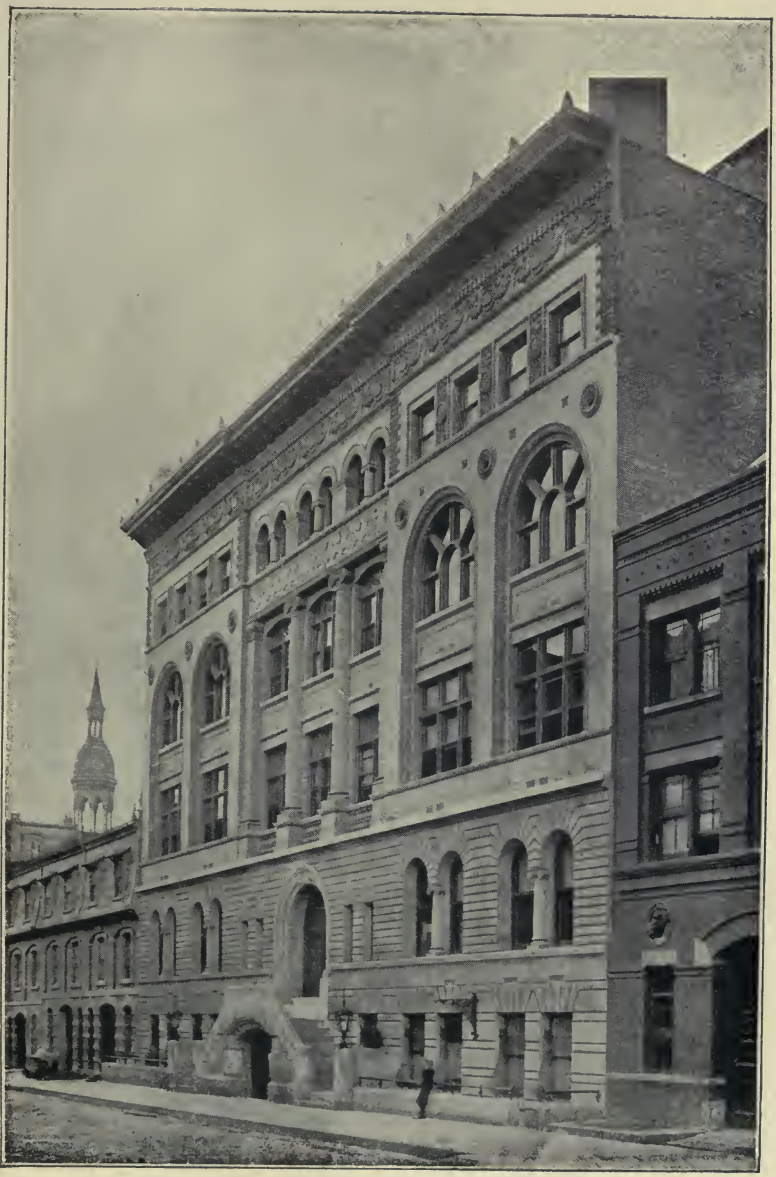
FIFTH AVENUE, NORTH FROM FORTIETH STREET.

SHOWING PORTION OF OLD RESERVOIR, HOTEL BRISTOL, TEMPLE EMANU-EL.

FIFTH AVENUE, NORTH FROM FORTY-SECOND STREET.

VIEW FROM 42D TO 46TH STREET.



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Stages, when desired, will meet all steamers and convey passengers and luggage direct to the hotel at moderate charges. Railway Tickets, Sleeping Car and Drawing-Room Car accommodations can be secured in the hotel; Cable and Telegraph Office, Russian and Turkish Baths, and every comfort and convenience for travelers. Well-lighted and ventilated Spacious Public Rooms, Corridors, Drawing-Rooms and Parlor Suites, Single or Double Rooms with or without baths.

All drinking water used in this hotel is filtered by the **Pasteur Germ Proof System** and the ice is manufactured by the Hygeia Ice Co. from Distilled Water.

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THE WINDSOR HOTEL;—HAWK & WETHERBEE, PROPRIETORS.

FIFTH AVENUE, EAST SIDE, BETWEEN 46TH AND 47TH STREETS.

FIFTH AVENUE, NORTH OF FORTY-FOURTH STREET.

VIEW TAKEN IN 1894.

THE BELGRAVIA;—FIRE-PROOF APARTMENT HOUSE.

FIFTH AVENUE, NORTHEAST CORNER OF 49TH STREET. PROPERTY OF THE KEMP ESTATE.

THE KEMP FIRE-PROOF APARTMENT HOUSE ON FIFTH AVENUE.

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THE BUCKINGHAM HOTEL;—WETHERBEE & FULLER, PROPRIETORS.

FIFTH AVENUE, EAST SIDE, SOUTHEAST CORNER OF 50TH STREET, OPPOSITE ST. PATRICK'S CATHEDRAL.

ST. PATRICK'S CATHEDRAL, ROMAN CATHOLIC.

THE HIGH ALTAR IN THE SANCTUARY, AT THE EASTERN END.

ST. PATRICK'S CATHEDRAL, ROMAN CATHOLIC.

FIFTH AVENUE, EAST SIDE, FROM 50TH TO 51ST STREET.

FIFTH AVENUE, WEST SIDE, FROM FIFTIETH STREET.

SHOWING VANDERBILT MANSIONS, ST. THOMAS' CHURCH (EPISCOFAL), AND DR. HALL'S CHURCH (FRESBYTERIAN); ENTRANCE TO ST. PATRICK'S CATHEDRAL.

MRS. WILLIAM H. VANDERBILT. WILLIAM D. SLOANE. MRS. ELLIOTT F. SHEPARD. WILLIAM K. VANDERBILT. ST. THOMAS' CHURCH. DR. HALL'S CHURCH.

FIFTH AVENUE, WEST SIDE, NORTH FROM FIFTY-FIRST STREET.

SHOWING THE VANDERBILT RESIDENCES AND ST. THOMAS' EPISCOPAL AND THE FIFTH AVENUE PRESBYTERIAN CHURCHES.

BIRD'S-EYE VIEW OF FIFTH AVENUE.

NORTH, FROM 51ST TO 96TH STREET.

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Located at 713, 715 and 717 Fifth Avenue,

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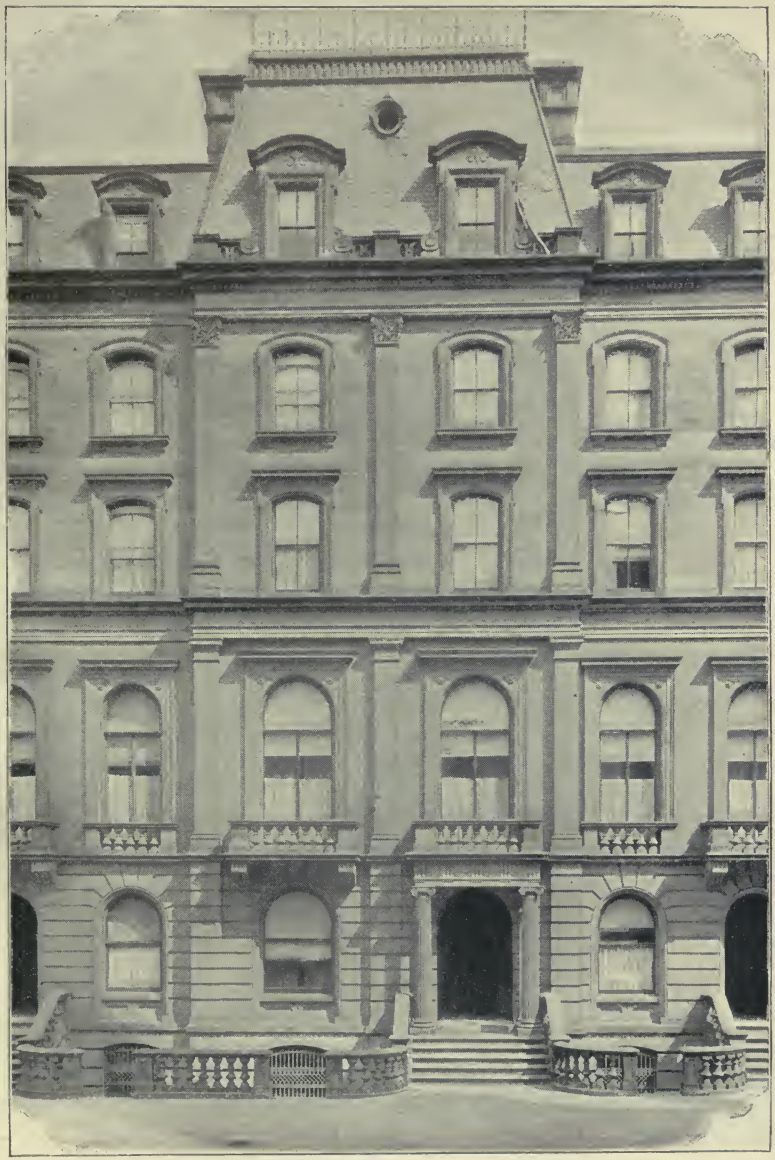
It is conducted by Miss Annie Brown, a graduate of Vassar, and one of the most capable educators in this field of work. In all the improved methods of education and the demands of a progressive period, this school stands in the front rank. Its aim is to provide thorough systematic training. There may be differences of opinion as to what subjects should be taught; there can be little question as to the requirements for good teaching in any line. Parents have the right to expect that a school should give habits of intelligent study, promptness, and accuracy of thought and speech. Every department is provided with a competent and experienced teacher, possessing the highest grade of qualifications. In that of modern languages six native instructors are employed and five in the college preparatory course. There are twenty-five instructors in all, at the head of whom presides Miss Brown.

Three courses of study are open: the regular course to graduation, the preparatory course to Vassar, Radcliffe, Barnard, Wellesley, Bryn Mawr and Smith, and the special course for those who have graduated elsewhere, or who desire to study special branches. Careful attention is given each student, and her peculiar aptitudes and tastes are studied and developed. No strict rules are made to hamper the pupil's advancement—no marks or awards given or punishments inflicted—but each is made to feel that the good name of the school rests with her to maintain. About 150 pupils are annually enrolled. They are drawn not only from New York City and its environments but from every quarter of the United States. At frequent intervals the boarders visit the Lenox Library, the Art Museum, Museum of Natural History, the Academy of Design and other museums and galleries.

Thorough work is done in the primary and preparatory departments where the pupils are day scholars who expect to complete the course. Through their consistent development Miss Brown aims at a high standard in all the advanced classes, for the strength of the school lies in the unity of the day-school.



MISS BROWN'S SCHOOL FOR GIRLS.

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THE KEMP RESIDENCES. WM. C. WHITNEY. CORNELIUS VANDERBILT.

THE KEMP RESIDENCES ON FIFTH AVENUE.

FIFTH AVENUE, WEST SIDE, FROM NORTHWEST CORNER OF 58TH STREET TO CENTRAL PARK, SHOWING THE KEMP, WHITNEY AND VANDERBILT RESIDENCES.

THE CORNELIUS VANDERBILT MANSION.

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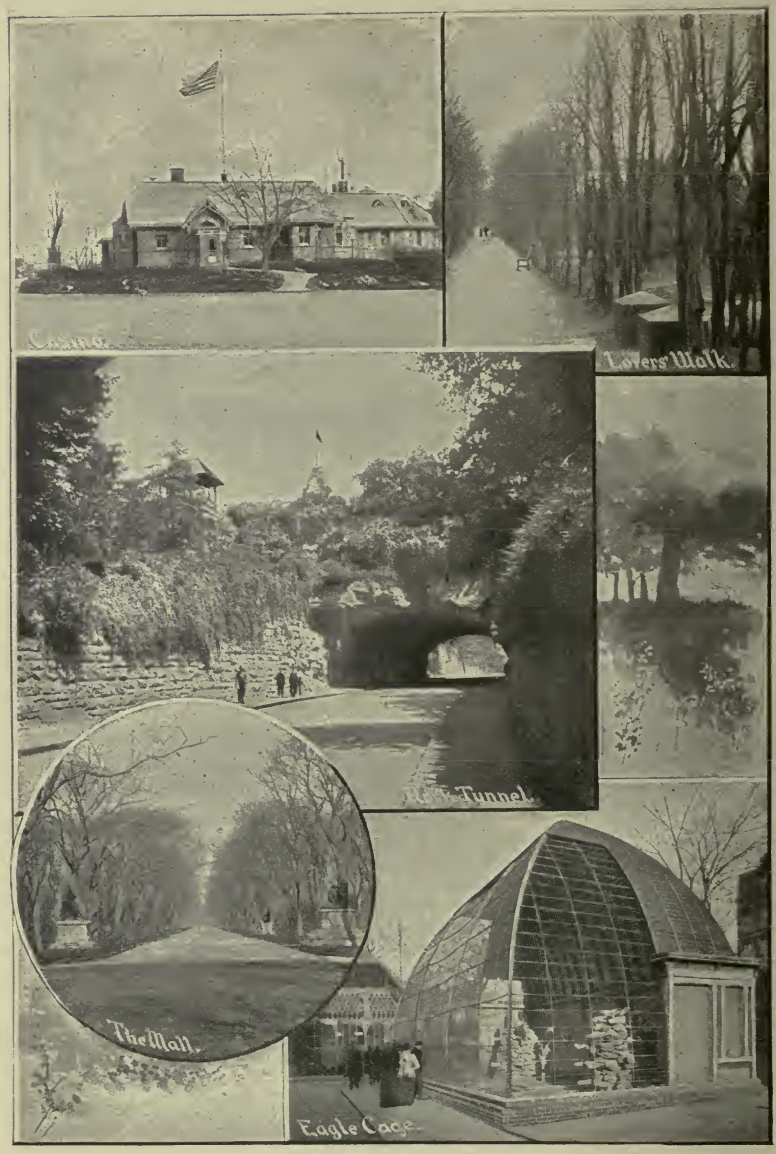
FIFTH AVENUE, WEST SIDE, FROM 58TH STREET TO 59TH STREET, AT FIFTH AVENUE ENTRANCE TO CENTRAL PARK.

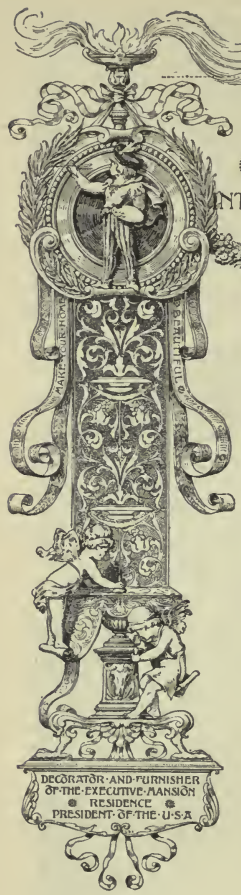


CENTRAL PARK VIEWS.

CASINO. LOVERS' WALK. ROCK TUNNEL. THE MALL. EAGLE CAGE.

HOTEL SAVOY.

FIFTH AVENUE, SOUTHEAST CORNER 59TH STREET, OPPOSITE MAIN ENTRANCE TO CENTRAL PARK.



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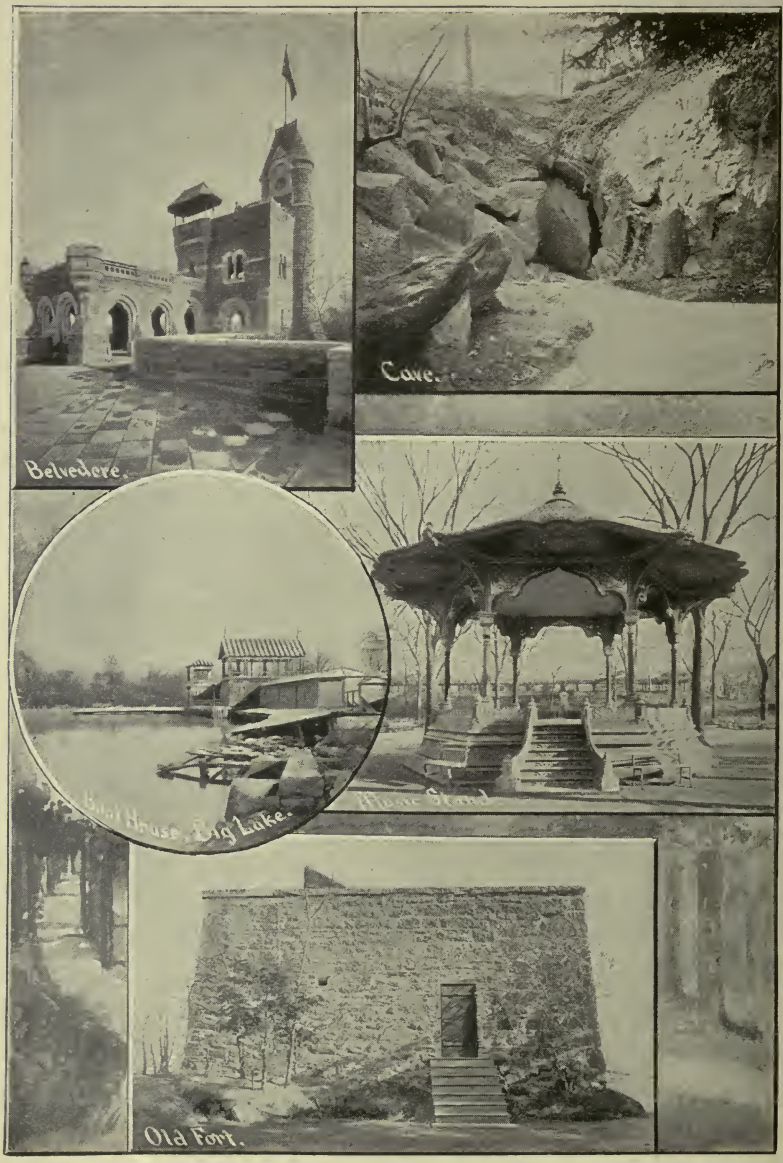

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Security Safes, $5.00 per year. Silver Cabinets, $10.00 per year. Trunks Stored, 25c. per month.

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New York's Newest, Daintiest and most Charming Hotel

THE MARIE ANTOINETTE,

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AMERICAN AND EUROPEAN PLANS. ABSOLUTELY FIRE-PROOF.

A. EUGENE KIRBY, Proprietor.

NOTE.—*The New York Tribune* recently gave a two-column description of the newest of the grand New York Hotels—THE MARIE ANTOINETTE. Here it is only possible to reprint the headlines and a few extracts of the *Tribune's* description:

HOTEL MARIE ANTOINETTE.

The Charm and Refinement of Versailles Translated to Manhattan Island.

A New White Palace which at least realizes the Ideals of Discriminating New Yorkers.

An inadequate description of a Beautiful Structure.

'A new structure has recently been completed in New York which has benefited by a happy inspiration. Marie Antoinette was a brilliant, beautiful woman, but she was a home-loving queen. The hotel, which has been so fittingly named after her, and in illustration of all that is most exquisite in life, realizes the best ideas of art and comfort.

"Approaching the Hotel Marie Antoinette from the Sixty-sixth Street station of the Elevated Road, the effect produced upon the observer is that of some beautiful building from the White City of the World's Fair. The proportions of the building are such as to give the effect of height, without appearing to scrape the sky, and standing on the corner with ample frontage, both on the Boulevard and Sixty-sixth Street, it is massive and substantial.

"The *Tribune* man, as he passed through the beautiful wrought-iron gates into the main hall which led to the restaurant and dining-room on the right, and the private dining-room, ante-chamber and drawing-room on the left, was fairly at a loss where to begin his description of a unique edifice. It is obvious at a glance that the most lavish expenditure had been made to bring about a consistent application of the best art principles adapted to the conveniences and requirements of modern life.

"Take, for instance, the main dining-room. Is there just such a room in all New York, and, indeed, anywhere? A room neither too square nor too long, supported by columns of colored alabaster, heightened with gold Corinthian capitals. The color scale of the walls, modulating through successive tints of rose and crush strawberry, suitably harmonized from ceiling to floor, diffuses the brightest kind of rose-colored light suddenly relieved by the rich dark green of the portieres which shut off the street. These portieres, serving in themselves an eminently useful purpose, also suggest and introduce the contrast between the dining-room and the drawing-room, which has already been given a name—the Oak Room.

"The Oak Room of the Hotel Antoinette will long be one of the things to see in New York. Every piece is an heirloom. What would not Henry Irving give for even two or three of these old "pieces." some of them costing a small fortune, with which to stage the palace of the king in some play of Shakespeare? But, beautiful as they are, they serve a fundamental purpose. The oak room suggests the repose of home, just as the dining-room, in rose and gold, suggests the gayety of social life in this great commercial city of ours, fast becoming the greatest commercial city of the world.

"What should be said of the restaurant, which is only second to the dining-room in importance because of being somewhat smaller in size? Here the same charm of color and of light. You feel that this room is a little cosier, perhaps, than the dining-hall, but it is quite up to the standard, and that is saying a good deal. A unique feature of the restaurant, and one which gives its own character to the total effect, is the introduction of shaded electric lamps, coming up through the middle of each table, like flowers of light. The value of light, and as much light as possible, has been fully appreciated by the experienced men who have planned and carried out the Hotel Marie Antoinette."

HOTEL MARIE ANTOINETTE, A. EUGENE KIRBY PROPRIETOR.

BOULEVARD, NORTHWEST CORNER OF 66TH STREET

New York College of Pharmacy,

68th STREET,

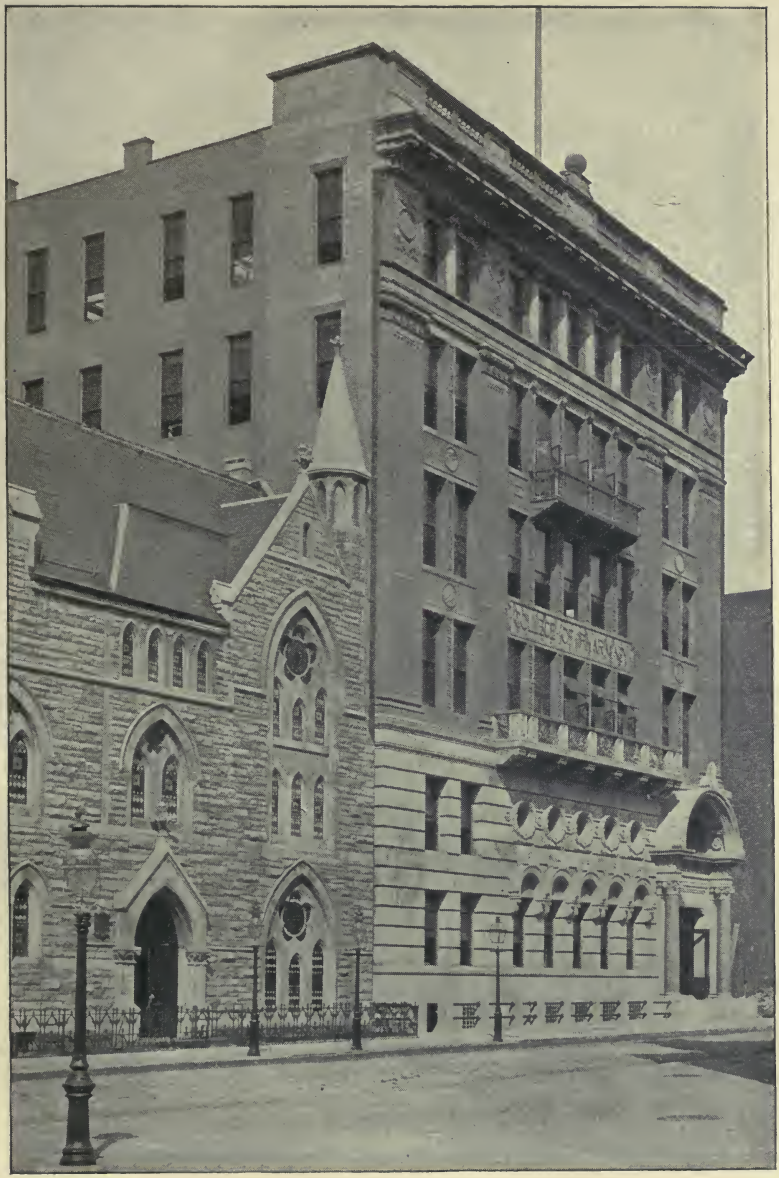
BET. 9TH AVE. AND THE BOULEVARD.

COLLEGE OF PHARMACY, 209 EAST 23d STREET
(OLD BUILDING, OCCUPIED UNTIL 1894).

THIS useful institution is of interest not only for its prominence among scientific schools, but as the incentive to essential reforms in the practice of pharmacy, and in the thorough education of men to compound and dispense medicines throughout the land. The College of Pharmacy was founded in 1829 and incorporated in 1831. For many years it occupied a building in 23d Street, but in 1894 it began to occupy its present commodious, well-equipped, modern fire-proof edifice on 68th Street, near the Boulevard. It originated in modest beginnings and slowly developed through the unaided efforts of a small group of earnest New York druggists, many of whom have now passed away. It was maintained in spite of many difficulties and discouragements, and stands to-day as an enduring monument of the patience and perseverance of the founders and the liberality and ability of their successors. Years ago the application of tests in due course by a student, who has since filled the president's chair, led to the discovery of the most audacious frauds by some unprincipled importers and wholesalers, who supplied the western and southern druggists. The members, espousing the cause of pure drugs, promoted to the presidency the one who, from purely philanthropic motives, had been most active in ferreting out these frauds, and against whom the guilty parties instituted suits for his action, although he waged war solely against a flagrant abuse and not at all against individuals. During his presidency the College was actively instrumental in bringing about the beneficent law of 1848, prohibiting the importation of adulterated, deteriorated, inferior or spurious drugs. To enforce these he called the committees in 1851 that initiated the American Pharmaceutical Association, which now has 1600 members.

The principles enunciated by this College in its requirements for graduation, and in its code of ethics, have been generally adopted by other pharmaceutical bodies. It participates regularly in the decennial revision of the U. S. Pharmacopœia. In 1883 it promulgated the N. Y. and Brooklyn Formulary, which has been further elaborated to form the "National Formulary," published by the American Pharmaceutical Association. A brilliant record, especially for so modest an institution that few except those concerned know of its existence.

The officers for the current year are as follows: President, Samuel W. Fairchild; Vice-Presidents, Prof. Charles F. Chandler, George Massey and John Caswell; Treasurer, Horatio N. Fraser; Secretary, J. Niven Hegeman; and Trustees, Charles Holzhauer, Wm. M. Massey, Wm. Jay Schieffelin, Charles F. Schleussner, Henry Schmid, Samuel J. Bendiner, Theodore Louis, Thomas F. Main, Domingo Peraza, Reuben R. Smith, Hermon W. Atwood, Thomas J. Macmahan, Gustavus Ramsperger, Charles Rice, George B. Wray. The faculty comprises ten members, including four professors—Charles F. Chandler, Arthur H. Elliott, Henry H. Rusby, Virgil Coblentz—and six instructors, besides whom there are many special lecturers. The institution covers a complete course, theoretical and practical, and the lectures, quizzes and laboratory work include all the important subjects necessary or desirable for the pharmacist.



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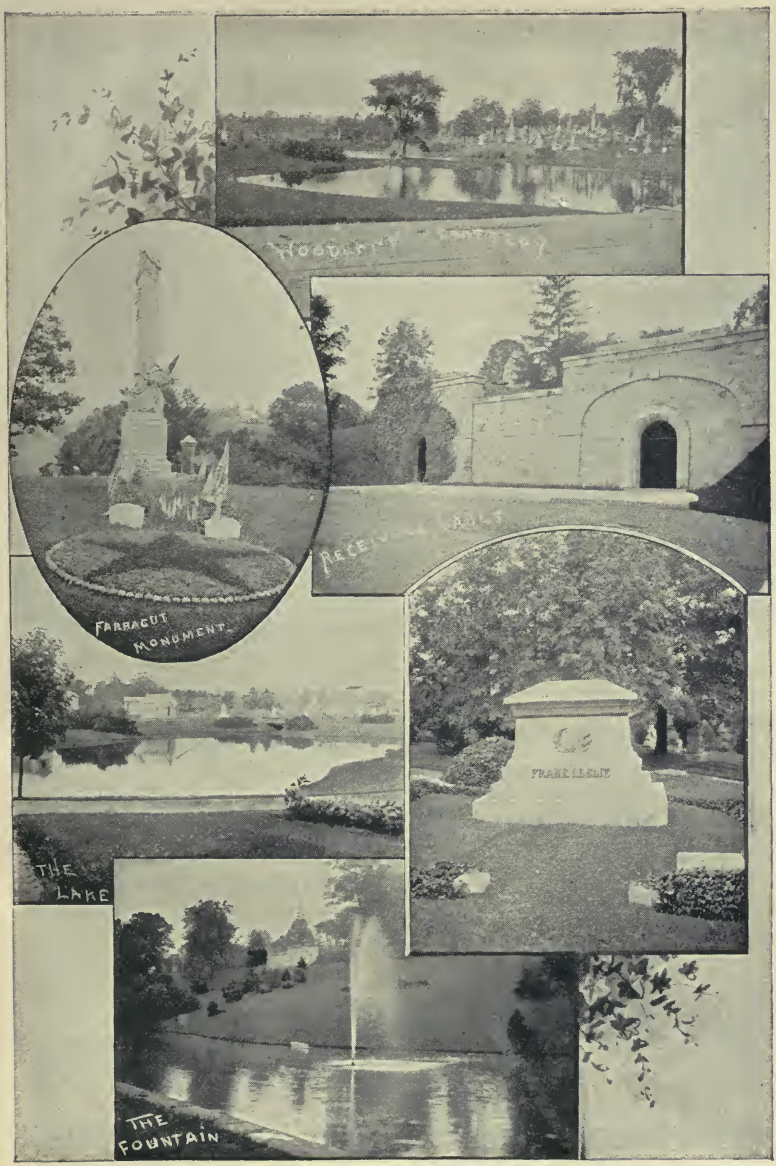

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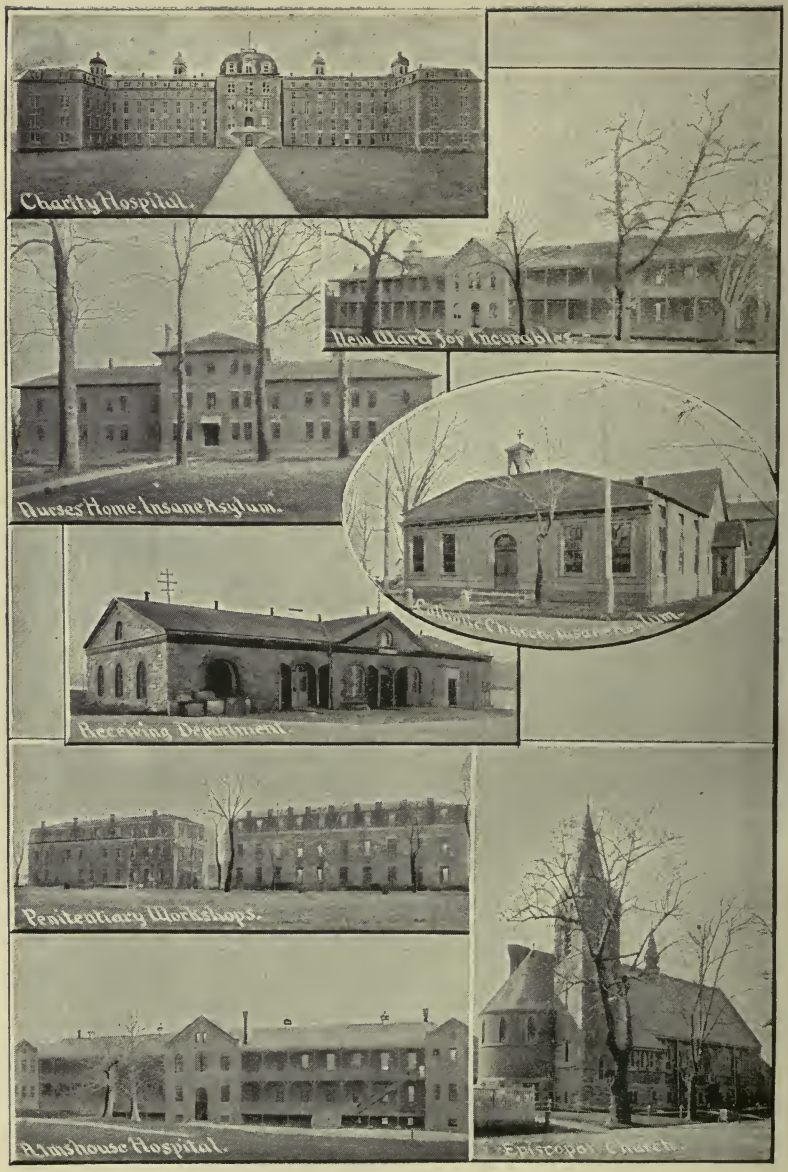

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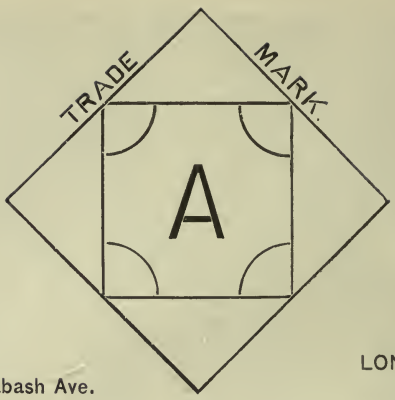

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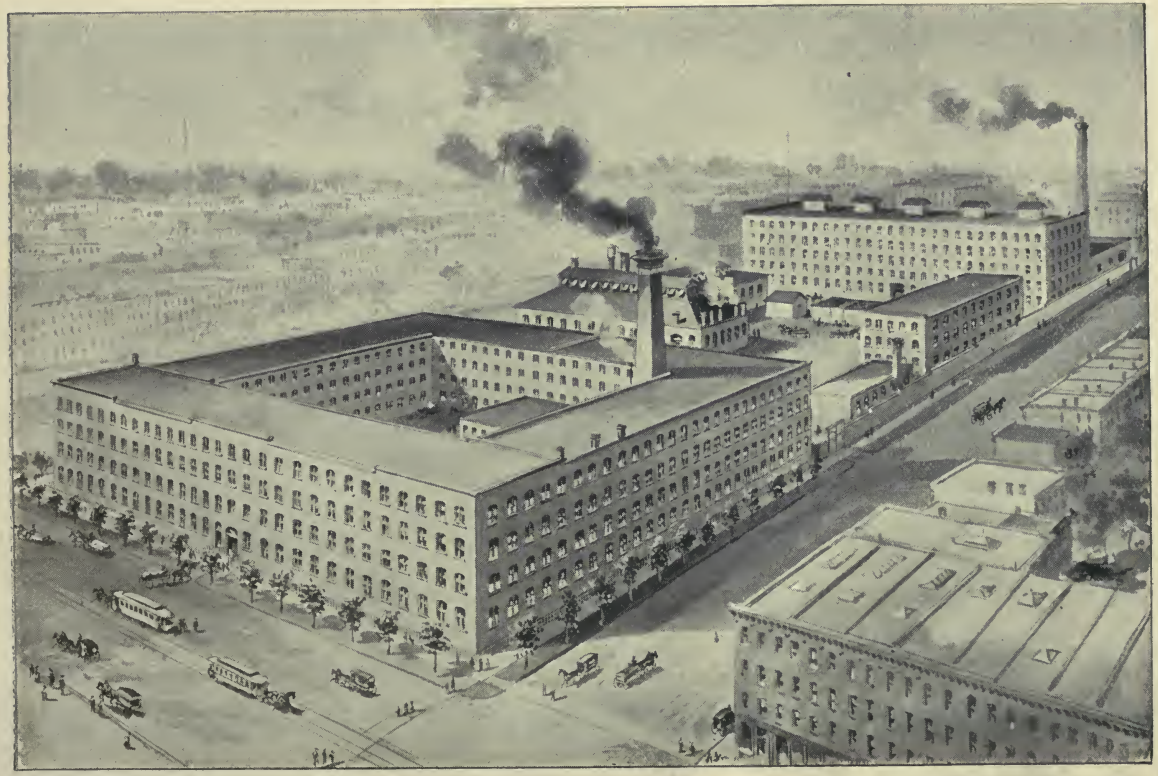

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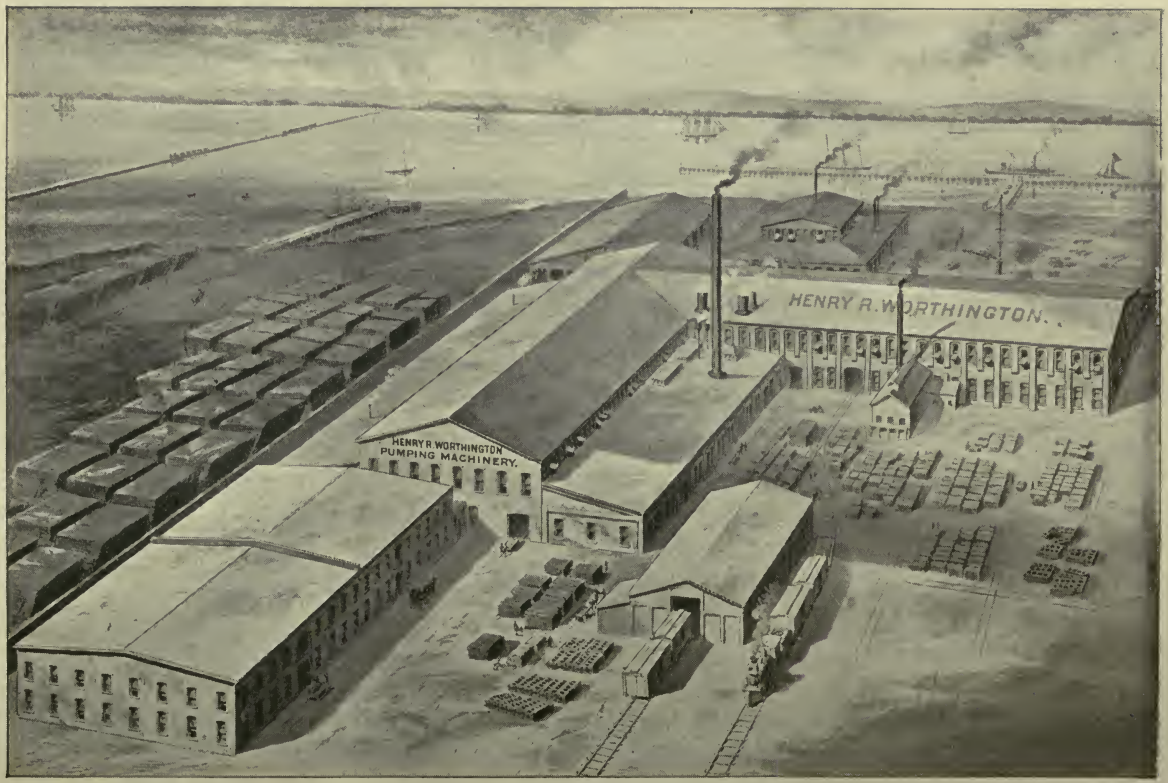

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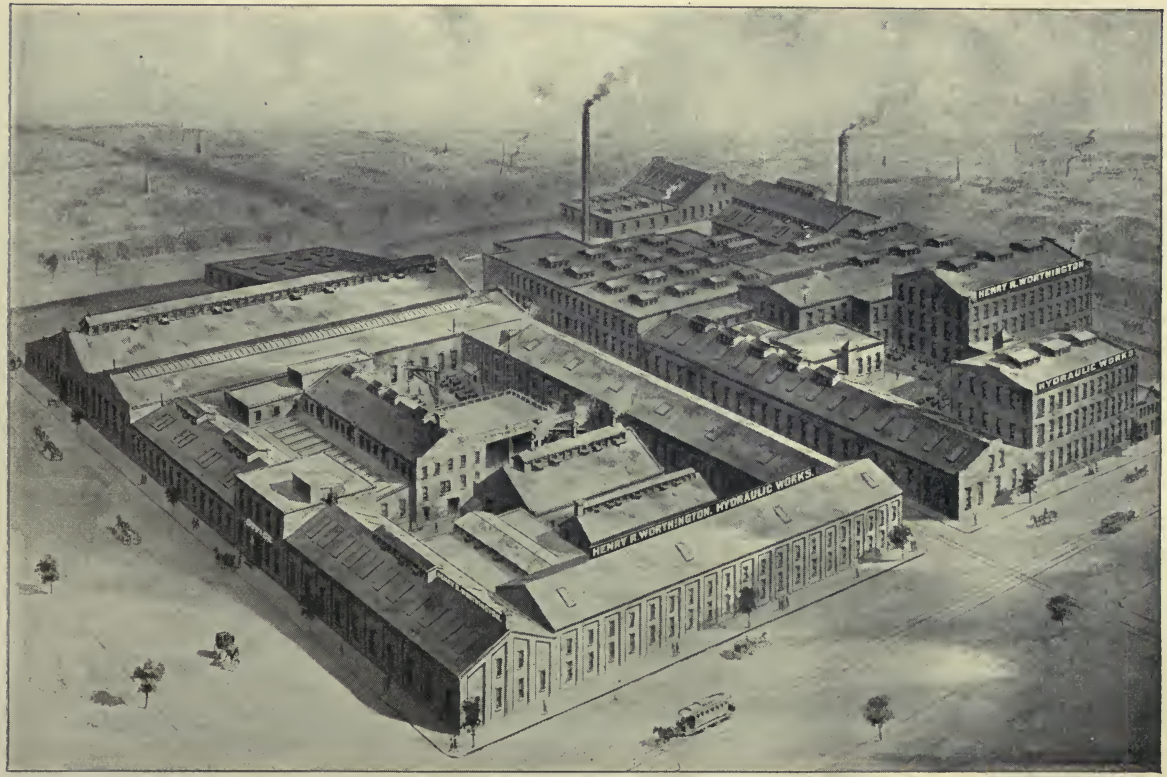

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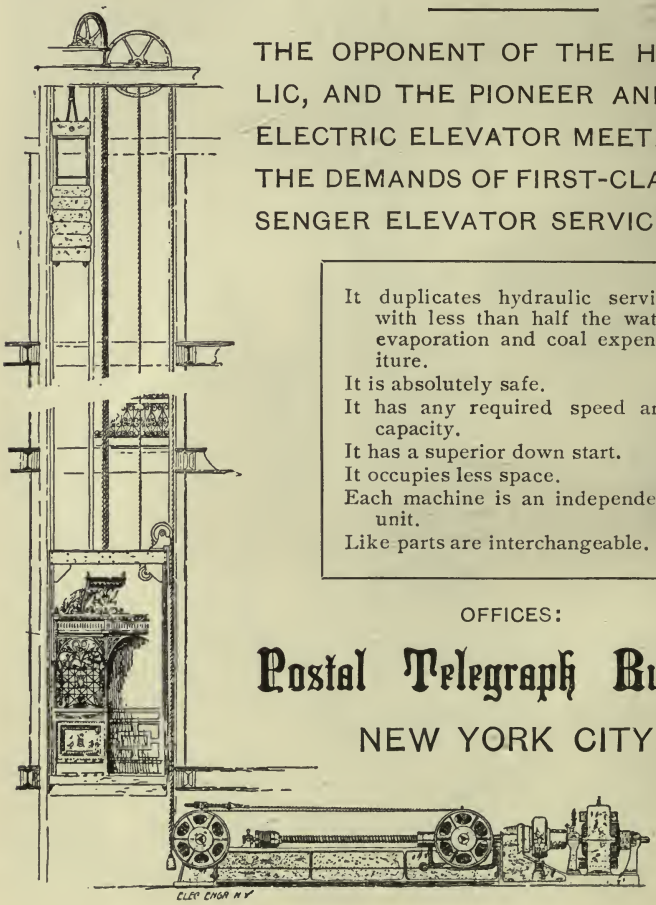

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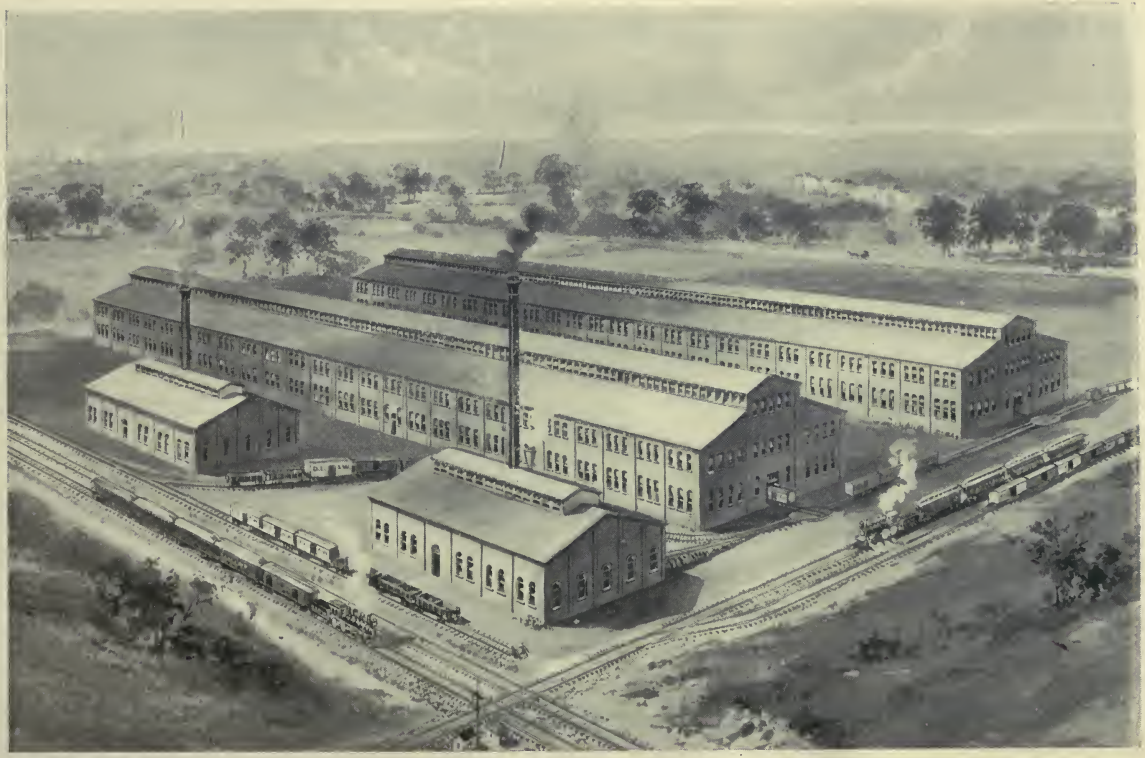

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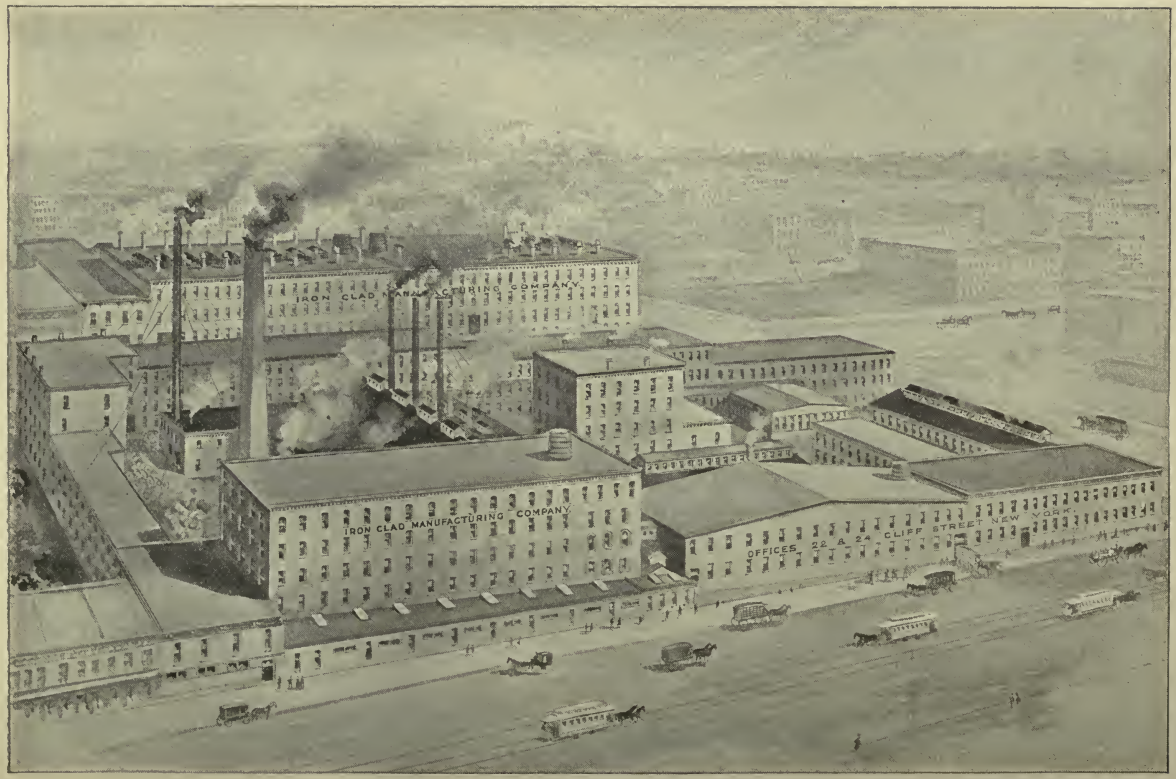

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Walter Katte
Chief Engineer

New York, Apr. 13th, 1893/89

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Architect.

Approved,
Walter Katte
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NEW YORK LIFE

INSURANCE COMPANY.

JOHN A. McCALL, President.

COMMISSIONERS' CERTIFICATE.

NEW YORK CITY, November 28, 1894.

We, the Insurance Commissioners and Superintendents of the States of Massachusetts, Illinois, Kansas, Kentucky, Missouri, Ohio and Texas, pursuant to the invitation of the President of the Company, dated June 1, 1894, do hereby certify that we have been for the past four months engaged in a thorough and searching official investigation into the affairs of the New York Life Insurance Company of the City of New York.

We further certify that each Stock and Bond owned, each Collateral Loan, each Bond and Mortgage Loan made, the Cash and each Bank Certificate of Deposit, was carefully examined, checked and verified; that the Policy Loans and Premium Notes were examined and checked with the Reserve on each Policy; that Interest and Rents due and accrued, unreported and Deferred Premiums, were also verified; that the values of Stocks and Bonds owned, and Real Estate owned, were individually and closely scrutinized and conservatively made; that the title to each piece of property secured, and Bond and Mortgage Loan made since the 1891 New York State Insurance Department Investigation, was examined and found satisfactory. That the Policy Reserve was checked and verified by the Actuaries of our several State Insurance Departments, and that every Policy and its Reserve, on the books of the Company, was checked individually with the Valuation Policy Registers of the Massachusetts Department; that all Sundry Liabilities were also verified; that each debit and credit entry in the Company's books was checked from the date of the said New York State Investigation; and that as a result, on the most conservative basis of valuation, we found the Company possessed of **ASSETS** satisfactory to us, amounting to

$155,453,428.73

And that, after providing for all possible Liabilities, including $135,058,291.00 for outstanding Policy Reserve, as per the "Combined Experience Table of Mortality," with four per cent. interest, the total of the same amounted to $138,124,363.81.

We further certify that, by the severest test, the **NET SURPLUS** to policy-holders, after providing for every liability, and deducting Agents' Balances, was, on June 30, 1894,

$17,329,064.92

In Witness Whereof, we have hereunto subscribed our respective names, in the City of New York, the day and year above written.

Insurance Commissioner, State of Massachusetts.
Chairman.

Superintendent of Insurance, State of Illinois.

Superintendent of Insurance, State of Kansas.

Commissioner of Insurance, State of Kentucky.

Superintendent of Insurance, State of Missouri.

Superintendent of Insurance, State of Ohio.

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